

Britain's Homes

A Study of
the Empire's
Heart Disease

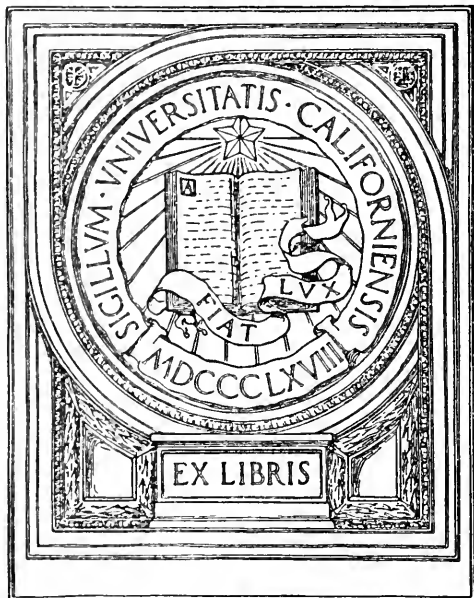


By
George
Haw



Author of
"No Room to Live"

UNIVERSITY OF CALIFORNIA
AT LOS ANGELES



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BRITAIN'S HOMES

A STUDY OF THE EMPIRE'S
HEART-DISEASE

BY

GEORGE HAW

“Who,
Being man, Aurora, can stand calmly by
And view these things, and never tease his soul
For some great cure.”

Mrs. BROWNING

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BRITAIN'S HOMES



CHAPTER I

A PLEA FOR THE PLAGUE

DOWN at the Club the other night a party of us, clustered in a recess, were discussing more or less despairingly a few of the phases of the omnipresent Housing Problem, when a sudden remark from one of the company, seldom given to cynicism, set us all for the moment agape.

"But is there *no* way out at all?" the parson among us had inquired anxiously.

"Yes," said the medical officer with startling frankness,— "there's the plague!"

And hands in pocket he stalked away.

The doctor was angry: not heartless. Nearly every day of his life he has seen the evils and horrors

of overcrowding in his large and ever-growing district ; he has shown in reports over and over again what this social sore in our modern civilisation means, in the way of infectious disease, consumption, stunted growth, loss of vitality, and high death-rates ; and as next to nothing has been done, while the evil goes on growing, he throws out the suggestion in a cynical mood, that what is wanted to bring home to the public a true sense of the mischief is the plague.

And the medical officer is about right. Only a few months ago this country held its breath apprehensively, lest the plague, which was raging in Asia, breaking out in various parts of Europe, and threatening Glasgow and Hull, should fasten upon our crowded cities and sea-ports with fierce hunger.

How alarmed London had become is seen in the County Council's action. That body took precautions to guard against the plague in London on a scale that meant the spending of over £50,000.

If this is the price of a precaution only, what would be the cost of the actual hand-to-hand tussle with the infection ? What tribute should we have to pay once the deadly contagion invaded the warrens of one-roomed homes and the overcrowded

disease-spreading districts abounding in all our big cities ?

Would not the cost be fabulous compared with the amount now required to put our houses in order, so that our fellow-creatures might have the means of ordinary healthy living ? Whatever the cost of a plague invasion, in pounds, shillings, and pence, piled up as they would be into many millions, it would be a mere trifle compared with the cost to the country in useful human lives.

Let the plague once get its grip upon us, before we could get rid of it it would settle the housing problem for us in a very practical way. It would soon make room to live by sweeping off the excess, and more than the excess, in overcrowded hovels. As fire upon oil, so would the plague fasten upon the human rookeries that stand for the homes of England. Nor would it leave them until the cities where to-day people cannot find houses to live in became cities where the houses could not find people to dwell in them.

What an outcry would there be. How Parliament, that merely mocks at the need to-day, would speedily be brought to its senses.

Yes, there is meaning in the medical man's cynicism : the plague would solve the problem.

As things are, ordinary contagion already

spreads fast enough in the overcrowded districts. The death-rate from infectious disease is already four times higher there than it is anywhere else, while the ordinary death-rate is invariably twice as high.

But it is idle nowadays to argue about the death-dealing effects of overcrowding. We all know well enough that infection always reaps its richest harvest in the slums. Equally idle is it to argue about the facts as to overcrowding. Who does not know them in a general way already?

Knowledge comes, but wisdom lingers. The facts have become so familiar that they have ceased to be startling, although in themselves they are as startling as anything possibly can be. When England can regard with so little concern the overcrowded eight millions estimated to be living in its midst to-day, truly the times are out of joint.

A state of things forcing workmen in good employment to leave their wives and children in the workhouse because they cannot by any human means find rooms to let outside is surely a sign of national decay. That is what is happening, not in London only, where instance after instance have been made public, but in small villages with the smiling open land all round saying, "Build on me: it is not the earth but man that is at fault."

Yet, unmindful of the fateful meaning lying behind these facts, England all heedlessly goes on its way. Will anything ever bring it to its senses except our medical friend's suggestion—the plague?

With people at their wits' end for want of house room, the worst kind of property-owners wring ruinous rents from the poor. Tenants are so terrorised by slumlords in the overcrowded quarters of our towns that they dare not complain about a foul or shoddy home, because up goes the rent again for every little repair carried out.

Not content with silencing the tongues of their tenants, some of the slumlords hold the Municipal Councils in check. Nothing is simpler. They or their agents, or their friends, or their agents' friends side with the party of interests at election time, and find it easy enough to get elected. With a seat on the Municipal Council, all fears as to being put to expense to keep their slums in repair can then be put aside.

That is one of the reasons why so much slumdom and overcrowding have grown up in defiance of the Public Health Act. In fact, the Act has been a dead letter in many districts. What these districts now want in order to be purged is not the Public Health Act, but our medical officer's remedy—the plague.

What a cure would it be ! It would invade the slum tenements and sweep out the slum tenants at one fell swoop. Where public bodies have failed the plague would succeed splendidly. How speedily it would clear out the people living in the basements, where the sewage water floods up and the rain water floods down ; how remorselessly it would fasten upon the swarming family on the ground floor, where the ceiling wont keep up nor the riven boards keep down ; how easily it would mount up to the tenements above, with people herding and sweltering in every room at the back, and a greater number, perchance, herding and sweltering in every room at the front ! What a feast of human souls awaits it, where the back courts have no water-supply to closets, no dustbins for the slummers' garbage, where the drains leak, the gullies overflow ; where the sun never shines nor the breezes blow freshly, and pure light and pure air are as things unknown.

Everything is ready for it : the harvest is ripe. The Municipal Councils have totally failed to deal with overcrowding and all its ills. What by being held in check by those of their members interested in house property, and then overwhelmed by the clamour of the people to be housed in any kind of hovel and at any kind of rent,

the local authorities have not enforced the health regulations, even in a moderate way.

Not a single home in England, be it ever so humble, would continue overcrowded, not a solitary slum would remain, were the existing sanitary laws carried out. That is the law in theory, but in practice we know dwelling-houses are constantly becoming slums, and overcrowding gets worse every year. The Municipal Council sometimes bestirs itself when it is too late ; the slums are then found to be lying around as thick as weeds ; public decency can stand it no longer, so down they must come.

But that is no cure at all. While the slums are being pulled down, not at the expense of the owners who are responsible for them, but at the expense of the ratepayers who have the slums thrust upon them—while this is going on, the families who have been turned out are crowding into other tenements in the neighbourhood, and making new slums faster than the old ones can be pulled down.

The truth is, public action in cases like these comes too late. Instead of waiting for the slums to grow up, and then compensating the slumlords for cutting down their death-dealing crop, the wiser course would be to prevent the seeds of

slumdom from being sown at all. Although the Municipal Councils have full power to do so, they often remain idle while new slums are steadily growing up under their very noses. Either they can't see or they won't see ; so the best thing that could happen to the local authorities would be to give their districts a good dose of the medical officer's medicine—the plague !

Parliament needs the lesson of the plague more than any other body. If the local authorities to a large extent are responsible for the slums, the Imperial authority to a larger extent is responsible for the want of houses.

After all, the want of houses is the greatest evil. If the poor are to be always with us, slums, in some form or other, will also always be with us. It is not, however, until houses become scarce, until, in reality, a house famine sets in, such as the whole country is experiencing at the present time, that the worst forms of overcrowding in the slums takes place, and that other districts get rapidly turned into slums.

The very crux of the housing question is the want of houses. This is one of those simple truths often overlooked. It is bewildering at times to listen to the elaborate theories about the housing problem, when the simple cause of the problem

is the want of houses, and the simple cure the provision of houses.

Yet for years past Parliament and Government departments have piled up all sorts of obstacles to prevent the local authorities from building houses. Oddly enough, the Local Government Board will allow a Municipality to pull down slums at a heavy charge to the rates, but when it comes to building new dwellings which do not cost the ratepayers anything—for municipal housing schemes are self-supporting—the Board raises enough objections and obstacles to sink an ironclad.

What is the reason?—Is it because the clearance schemes benefit the landlords, while the housing schemes only benefit the tenants?

Not long ago the Local Government Board tried to pose as the anxious grandmother in reference to the housing question. It issued a tearful circular to the Municipal Councils, affecting the deepest concern over this growing problem, ending up by setting out in every detail all that can be done under the Health and Housing Acts for dealing with slums. Not a word was there as to the powers under the Housing Act for building new dwellings—the one thing needed. Benefit the lords of the land and the

lords of the slum by clearing away insanitary property and giving them compensation, but do nothing to secure more dwellings for the overcrowded tenants.

What the Local Government Board wants, then, in order to be brought to its senses, is the plague—and plenty of it.

As to Parliament, what has it done but tinker with the question these several years? Nothing could have been more meagre than the Bill to amend the Housing Act introduced in 1900. In that year the horrors of overcrowding were on everybody's lips. There was growing clamour for reform. Something had to be done, so the Government looked round for the readiest and easiest thing to do. With the cry for reform still swelling, there was every promise of serious trouble unless some sop could be thrown out.

The Government found a way out of its dilemma by a chance happening. The London County Council received an offer of a free gift of land at Edmonton in Essex for housing purposes. A doubt arose as to whether the Council had power to build dwellings outside its own area. Although counsel's opinion ruled that it was doubtful whether such power did exist, astute lawyers who act as clerks to some of the chief provincial

municipalities claimed emphatically that it did, and showed that local authorities were constantly buying land and building beyond their boundaries for all kinds of purposes.

But that little doubt was the Government's salvation. It was seized upon as the needed sop. With victorious virtue the President of the Local Government Board introduced a Housing Bill, which gave practically as its one solitary concession the right to buy land outside, a right declared to be already in existence.

Never was a meaner or more meagre measure brought forward to deal with a national evil, deep-rooted, widespread, dangerous, and acute. It was like launching a fishing-smack to combat a fleet of battle-ships. Parliament had a great opportunity and wasted it. All parties were convinced as to the need for at least half a dozen reforms, but the Government only vaguely understood the housing question, and had not the courage to go forward.

It certainly was reassuring to have the word of the President of the Local Government Board that "this Bill is but a step, and has no finality about it." We had seen Parliament take "a step" of the same diminutive kind in the previous year. The Small Houses Act of 1899

was to do wonders in the way of accommodating people in their own houses. Everybody knows that that Act is practically a dead letter. In London the Act up to the present time (June 1902) has been absolutely abortive ; and throughout the whole country only twenty-four loans have been advanced under the Act. Nor can it in its widest application ever be of the least service to the slum-ridden people, who are suffering, alike in town and country, from the want of healthy homes.

After this, who dare deny that Parliament will only learn wisdom as to the greatest social problem of our time by a little application of the medical officer's lesson—the plague ?

CHAPTER II

MORE DEADLY THAN WAR

OF course the medical officer is impossible. The plague, no doubt, would be useful, because its terrible effects would be direct and known to all in the land. The whole country would live in dread from day to day, and talk of it with bated breath. Yet we are really suffering from something worse than the plague; but because its effects are indirect and known only to the few, we go on our way complacently.

If we have not the plague in our midst, we have a famine in the land. We are suffering from a house famine as dire in its results as a bread famine. The want of homes can starve a nation as well as the want of bread.

Death-rates are not pleasant things to consider; but, dull though they are at first sight, they become very illuminating if you look at them long enough. Take the first report issued this

century by the Registrar-General, and you will there see something of the ravages this house famine wrought in a single year. It is a terrible casualty list confronting us at the dawn of a new century.

We will not compare town with country, nor suburbs with slums, in order to get what might seem a sensational contrast. Rather will we content ourselves by comparing the big towns only, or, as the Registrar-General prefers to call them, the "great" towns, their greatness seemingly consisting, for the most part, in their renown for slaying people.

The report, which was issued in March 1901, deals, of course, with the year before. The thirty-three "great" towns have all a population over 100,000. When you find in thickly populated towns like these that nearly twice as many people proportionally die in some of them as die in others, you can then form an idea of the slaughter going on in our midst, not from plague, but from house famine.

Let us take Croydon as our standard. Here is a thickly populated town, with over 131,000 inhabitants, adjoining London, with its population of over $4\frac{1}{2}$ millions. Croydon, therefore, although fringed on the south by the vales of

Surrey, cannot claim for itself any very great advantage in its own particular site ; for as the streets and tramways northward link them closely together, it is hard to say where London ends and Croydon begins. Besides, no town is likely to have any gain in health by being linked up with the millions of London.

But Croydon is a healthy town, nevertheless. This is not due to its situation in Surrey ; it is mainly because its local rulers have not allowed bad houses, nor narrow streets, nor slum courts to be built. They do not, like the councillors of many other towns, connive at jerry-builders who disregard the building bye-laws and the health regulations, nor at manufacturers who defile the air with foul smells and black smoke. Therefore the town is wholesome, as all other towns would be if the Municipal Councils watched the welfare of their people in the same way.

Its average death-rate for ten years is no higher than 14·7 per 1000, while Bolton, another " great " town, with about the same population, shows an average death-rate for the same period of 22·0. That is to say, eight more people die in Bolton every year per thousand of the inhabitants than die in Croydon.

If you find out how many thousand inhabitants

live in Bolton and multiply the thousands by eight, you then get at the total of unnecessary deaths in that town. The population of Bolton is over 164,000. Multiply the 164 by 8 and you have 1312 as the number of people who die in Bolton each year solely because Bolton does not house its people and look after their health as well as it ought to.

Do not run away with the idea that such a comparison is unfair. Here we are simply dealing with two of the so-called "great" towns, with very little difference in their population. If Bolton crowds its people in streets and courts under insanitary conditions, such as would not be tolerated in Croydon, that is the fault of the people of Bolton, for they have equally the same powers to keep their town clean and healthy as the people of Croydon have. Strange though it may seem, Croydon is really the more crowded of the two, for this same report of the Registrar-General shows that while Croydon has 14·6 persons to the acre, Bolton only has 10·8.

On the face of it, then, Bolton ought to be the healthier. Why is it not so? For the simple reason that, although it has fewer people to the acre, it has more people to the house. It is suffering from house famine, and large numbers

of its inhabitants, crowding in small, unhealthy dwellings, are therefore killed off unnecessarily every year.

Even towns like Huddersfield, Bradford, and Halifax have fewer people per acre than Croydon ; but, because they have neglected to look so well after the proper housing of their people, their death-rates are very much higher.

If you compare other "great" towns besides Bolton with Croydon you will get a still better idea as to the way we slaughter our citizens by denying them healthy houses and pure air. In order that the comparison should be a perfectly fair one we will not take the death-rate figures for one year only, but the average death-rate per year for the previous ten years, so that it cannot be said of any particular town than the death-rate here given does not represent the true state of affairs from year to year.

THE ORDINARY DEATH-RATE.

	Population in 1900.	Annual Death-rate per 1000.
Croydon	131,186	14.7
Preston	118,902	23.7
Bolton	164,240	22.0
Liverpool	634,780	25.7
Manchester	548,769	24.3
Birmingham	519,610	20.9
Salford	220,816	24.2

Now, from these figures of the Registrar-General's, we can easily compile a return of our own that will show what ought to be called the unnecessary death-rate. It would be well if the Registrar-General himself compiled it, so as to give an official stamp to the record of the number of people annually done to death by our "great" towns. You will see I have omitted the decimals and fractions in giving the unnecessary death-rate, so that in all cases it is slightly understated.

UNNECESSARY DEATH-RATE.

	Population.	Death-rate.	Unnecessary Death-rate per 1000.	Total Unnecessary Deaths every Year.
Croydon .	131,186	14.7	0	0
Preston .	118,902	23.7	9	1,066
Bolton .	164,240	25.7	8	1,312
Liverpool .	634,780	22.0	11	6,974
Manchester.	548,769	24.3	10	5,480
Birmingham	519,610	20.9	6	3,114
Salford .	220,816	24.2	10	2,200
Total unnecessary deaths every year in six English towns				<hr/> 20,146 <hr/>

Here, in no more than half a dozen of the thirty-three "great" towns, we have a black list of over 20,000 slain. Here is greatness indeed! Great slaughter, great misery, great bereavement in poor families. All this, too, simply because

the ordinary decencies of home and the ordinary standard of health are denied to the inhabitants.

Just think of it. Twenty thousand people are sacrificed every year in six only of our English towns, because we deny them the ordinary decencies of home. What a loss to the nation and the Empire! These people dying thus around us every year are for the most part workers, who in all ages have always been the rock on which Empires stand.

Through squalid life they laboured,
In sordid grief they died,
Those sons of a mighty mother,
Those props of England's pride.

They are gone ; there is none can undo it,
Nor save our souls from the curse ;
But many a million cometh,
And shall they be better or worse ?

Shall they indeed ? Why cannot we have the Croydon standard in other towns ? It simply represents the right of the townsfolk to healthy homes.

Besides, Croydon's death-rate, though the lowest among the " great " towns, is by no means the lowest in the country, nor is it so low as a city of health ought to be. It was stated at a recent Public Health Congress that under wise

government the death-rate of a healthy town ought in the ordinary way to be about 12 per 1000. Even now several English towns fall below this rate, and there are others which do not exceed it. For years the death-rate in Hornsey, with a population of over 75,000, and nearly twice as many people to the acre as Croydon, has averaged only about 10 per 1000.

Glasgow supplies a striking instance of the saving in life brought about by giving people healthy homes to live in in substitution for slums. The Corporation pulled down a number of unhealthy houses on a large area, allowing good ones to be built and occupied as soon as sufficient space was cleared. In this way it displaced very few tenants at a time, providing new buildings before the next lot of slums was attacked. But the Corporation became alarmed at the contrast between the old and the new houses. In the two years 1899-1900 the death-rate among the 1387 people living on the reconstructed area only averaged 14·4 per 1000—practically the same as Croydon's—while the average death-rate among the people living in the adjoining slums which had yet to be pulled down was 53 per 1000.

And that reminds one that high though the

death-rates of our "great" towns are, you will find in certain districts of those towns, where overcrowding is at its worst, the death-rates are higher still. For instance, take a slum area in each of the three cities with the highest population in England :—

	Death-rate per 1000.	Excess above rate for whole city.	Excess above Croydon rate.
Angel Meadow, Man- chester . . .	40	16	26
Notting Dale, Lon- don . . .	39	20	25
Exchange Division, Liverpool . . .	38	13	24

It looks very much like public murder, then, when in so many towns people are housed in a way that makes disease and death inevitable. Imagine the horror and woe in the land if this death-tribute of 20,000 people, who are sacrificed every year in half a dozen of our "great" English towns, were to be slain every year on the battlefield.

All of us know something of the heavy loss of life in the South African campaign, and if we have not ourselves been deprived of friends or relatives, there are few of us who do not know some family whom it has sorely bereaved. Yet in that three years' war the total killed in action and who died of wounds and disease is practically

the same as the total of unnecessary deaths in one year in these half-dozen towns.

Compare the figures. According to a War Office paper, the losses in our army in South Africa from the beginning of the campaign in October 1899, to its close in June 1902, were—

Killed in action	5,774
Died of wounds	2,020
Prisoners who died	102
Deaths from disease	13,250
Accidental deaths	798
Total deaths	<u>21,944</u>

Even war is not so fatal as the ordinary everyday life in some of our towns and cities. In London alone more people lose their lives from the want of homes and healthy surroundings in a single year than are represented by the whole of the deaths in the three years' campaign in South Africa. Compared with the Croydon standard, this is how London stands—

	Population.	Death-rate.	Unnecessary Death-rate.	Total Unnecessary Deaths every Year.
London.	4,536,451	19.8	5	22,945

Yet the slain of our cities, unlike the slain of our battlefields, win no honour and no sympathy, neither is any relief fund started to meet the distress of the families bereaved.

CHAPTER III

CONDITION OF THE ENGLISHMAN'S CASTLE

IF we must keep on boasting about the Englishman's home being the Englishman's castle, do let us know exactly what this precious castle is like.

This much-vaunted castle sometimes only has one room, and very often no water-supply. The castle is sometimes in a cellar, and sometimes up a ladder. In certain towns there are over a hundred of these castles to a single acre. Some of the castles are only 8 feet high and 10 feet square, packed several hundreds of them together, and piled high on the top of each other.

The Englishman's castle of to-day is generally built of shoddy materials shoddily. The castles where the poor live have holes in the ceiling and cracks in the wall. Broken windows are as common in these castles as sloppy floors and leaky drains. The stairways and floors have been

known to collapse under the weight of a child, and the limbs that have been injured in this way are legion. In some of these castles, when you walk across the upstairs floor it shuts the back door, and when you open the front door the smoke, instead of going up the chimney, fills the room, and settles in the pantry to flavour the food.

But whether squalid, smoky, crowded, or rotten, these castles in all our towns are in great demand. In fact, the people cannot find enough of them to dwell in.

In London the condition of the castles is such that Lord Avebury recently told the Chamber of Commerce that there are no fewer than two and a half millions of people living in London for whom better workmen's dwellings are required.

The castles of Newcastle are just as bad. Mr. Johnstone Wallace, one of the public men of that city, thus describes them—

Everywhere throughout the city cellars and garret dwellings are in common use, particularly in one part of the town, and the wretched character of the accommodation in some of them is enough to drive the poor occupants to despair.

In one house the water came through the roof, and the bedding had to be dried after a rainy day.

In another the water came in by the doorway, and a

board had to be placed across the threshold to divert the torrent which after rain rushes down the side passages.

Stairs are rickety and worn, landings are dark, floors, walls, and ceilings are broken and unrepaired. As for the windows, glass is frequently replaced by match boarding, clouts, and paper, or the broken pane is allowed to serve as a ventilator. Many of the conveniences are not only shocking, but positively disgusting.

Are these the castles Englishmen boast about? The first castle built there—the Norman one, which gave the town its name—was worth boasting about, for even to-day, after 900 years, it bears signs of honest workmanship. But the modern Englishmen's castles scattered around it, what is there of honesty or good workmanship about them?

So bad are they, indeed, that it is shown in a detailed report submitted to the Corporation that quite 10,000 of the inhabitants are in immediate need of the simplest and commonest housing accommodation.

Things are much worse in Liverpool, by reason of the many underground castles in occupation there. Cellar tenements are the most deadly dwellings in the country. It is shown in Dr. Tatham's report to the Registrar-General that some 11,000 people live in 3288 cellars in Liverpool,

and that that city possesses 1432 courts and alleys, and 8184 insanitary houses.

The doctor adds: "The death-rate for children under five is twice as high in Liverpool ($114\frac{1}{4}$) as the average of England (59). *To Liverpool belongs the distinction of being the most unhealthy place for little children in the whole country.*"

This appalling charge is borne out by the Corporation's own medical officer; and, by the way, I want you to learn the true condition of the Englishman's castle, not from any word of my own, but from the statements of responsible public officers. In a recent report the Liverpool doctor states—

There is a very large amount of property which is so constructed as to be destructive to the health and life of those living in it—pent-up, airless, and sunless, ruinously dilapidated, and saturated with filth. It is not surprising to find the general rate of mortality in it from year's end to year's end rising to 60 per 1000. The deaths, as may be supposed, are chiefly among the infants; but the general condition of the inhabitants is in every way deplorable.

Turn now from the north-west coast towns to the industrial towns on the north-east coast. Consider first the condition of the castles of Sunderland. The medical officer of that town, deploring the high death-rate, says—

When one considers that Sunderland has probably a larger proportion of slums than most towns in England ; when one considers the large number of defective sewers and the large number of quite new houses, the drains of which have been found to be in a very bad condition ; when one considers that the greater proportion of the excreta of the population is dealt with by a system which entails the emptying of the middens on to streets which are badly paved, one cannot feel surprised that an exceptionally hot dry summer and autumn cause an exceptionally high death-rate in Sunderland.

The medical man further declares that there are whole acres of property in the borough just in the condition to favour the development of tuberculosis among the inhabitants.

You cannot wholly blame the occupants, careless and slovenly however they be, for the condition of their castles. You need not go far from Sunderland to get official evidence that others besides the slum-dwellers are at fault.

Miss Bentham, a lady sanitary inspector in Middlesbrough, presented a report to the Sanitary Committee in October 1901, pointing out that "owing to the want of set pots and facilities for washing in the houses, more especially in the poorest districts, it was most difficult to obtain cleanliness either of the people or their clothing. Out of 600 visited, 483 had no facilities either for washing the clothes or the persons of the inmates ;

and the charges at the Corporation baths were higher than these people could afford."

Often enough neither tenants nor sanitary inspectors dare complain about the condition of the Englishman's castle. Early in 1902 I was one of a deputation—the largest ever seen in the House of Commons—that waited upon the London members to call them to account for violating their election pledges in regard to housing reforms. One of the delegates, a workman from Brentford, told the members of Parliament that the slums of that district were owned to a large extent by magistrates on the bench, and that because he exposed them he was evicted two or three times every year. The other tenants, rather than risk being turned out of their castles, suffered in silence.

About the same time a sanitary inspector in a provincial town wrote to the *British Weekly*, under the *nom-de-plume* of "Fleissig"—

Just over two years ago, in carrying out my duties, I had to compel a man to do certain sanitary improvements such as many other owners of property had been compelled to do. At the next election this man gets a seat on the Town Council, and is put on my committee, and as his friends and party are in strong force I have to put up with all sorts of rebuffs and discouragements because of doing my duty. He has told me to my face that he has come on the Council to watch me, and there is a distinct evidence of a conspiracy to thwart

me in the discharge of my duties, and I have no doubt that at the least pretext they would take the opportunity to dismiss me, and they acknowledge that my only fault is that I am too zealous in my work.

In conclusion, may I say that in my case, and in hundreds of others, efficiency has led to persecution, and in some cases to dismissal, and inefficiency has been upheld and honoured.

We never hear that the Scotsman's home is the Scotsman's castle, but lest our good neighbours should also begin to boast, we advise them first to think of Glasgow. The motto of that city is, "Let Glasgow flourish." While it has been flourishing, slums have been multiplying. The chief sanitary inspector, at a public meeting in 1901, stated that there were 7000 people living in Glasgow in open breach of the health laws, and yet the authorities dared not take action.

Lord Provost Chisholm, who was present at the meeting, declared that if the city refused to improve this state of things for fear of a charge on the rates then it was time to say, not "Let Glasgow flourish," but "Let Glasgow perish." He went on to add that there were growing up in their midst in Glasgow hundreds and thousands who would become, not their future paupers, but their future criminals, who would display a barbarism equalling anything the history of the world had seen.

On a later occasion the same inspector, Mr. P. Fyfe, in a lecture on "Back Lands and Their Inhabitants," delivered before the Glasgow Association of House Factors and Property Agents, said—

You do not look for grapes in a land where there is no sunshine, so you cannot look for cleanliness where there is defective light. Darkness and dirt are as mother and daughter in the dingy back-land, and no police regulations that were ever made, or soever put into execution, will bring sweetness out of, or put sweetness into, slums. Therefore the cry of 50 per cent. of our poor, who, I believe, wish to be clean, goes up in what Carlyle calls the huge inarticulate question, 'What do you mean to do with us.' Without State guidance or State aid, local authorities have to struggle on with the unsatisfactory Act of 1890 chained to their feet—struggle on through congestion, dirt, and epidemic disease, spending huge sums of money in the work of cure, which would have been much better spent in prevention.

It is estimated that 22 per cent. of Scottish families still dwell in a single room each, and that the proportion in the case of Glasgow rises to 33 per cent. The little town of Kilmarnock, with only 28,000 inhabitants, huddles into single-room tenements about 35 per cent. of its families. More than one-eighth of the whole population of Scotland do not know the decency of even a two-room home.

Sir Robert Giffen tells us that no fewer than

eight millions of persons in the United Kingdom—one-fifth of the whole population—exist under conditions represented by a family income of less than a pound a week, constituting not merely a disgrace, but a positive danger to our civilisation.

Dealing with this statement, Mr. Sidney Webb says these eight millions are “housed, washed, and watered worse than our horses.” Then he goes on to ask—

Why does not the Local Government Board undertake a systematic hurrying up of the backward districts, regularly insisting, for instance, that all those having death-rates above the average of the kingdom shall put themselves in order, improve their drainage, lay on new water-supply, and ensure by one means or another a supply of healthy houses sufficient to enable every family to comply with the formula of ‘Three rooms and a scullery’ as the minimum necessary for breeding an even moderately Imperial race?

Every medical officer knows that it is quite possible, within a generation after the adoption of such a genuine enforcement of the national minimum of sanitation, to bring down the average death-rate by at least 5 per 1000, and the sickness experienced by at least a third. The equivalent money gain to the community would be many millions sterling.

Of the eight millions of our fellow-creatures improperly housed, Sir Walter Foster, president of the Land Law Reform Association, estimates that nearly half of them are living in dwellings

which ought to be pulled down. He says a very careful calculation has been made, showing that 690,000 English houses now occupied in town and country are so bad and rotten as to be utterly beyond repair.

They ought, in the name of decency and health, to be demolished. Probably they would be were it not for the fact that they afford the only shelter to be had by nearly four millions of our fellow-beings. The sad fact is, that though 690,000 of these Englishmen's castles ought to be pulled down, by reason of their rottenness, the people living in them cannot find any better shelter.

CHAPTER IV

THE FREE FAIR HOMES OF OUR COUNTRYSIDE

How often are we told that we are bound to have slums as long as we have towns? This is said as though slums were impossible in the country. Yet the main reasons why country people flock into towns are because of the scarcity of cottages in their native villages, and of the foul and overcrowded state of so many country homes.

Of course, without these constant drafts from the country the crowded towns themselves would drift in the direction of decay, for, according to Charles Booth, a London-born family disappears in about three generations. What will happen when the country can no longer feed the city?

And those who know best the every-day life of our villages, all agree that unless the migration stops, the end is not far off. Even now the tale comes from all over the country that the villages are fast becoming villages of old people. The

manhood and vigour from the countryside that hitherto have stood for England's staying powers are spending themselves in the towns. The nation's reserve is rapidly being exhausted.

Mr. Gladstone, at a conference in London in 1891, said—

I look upon the decrease of the rural population—call it what you like, and explain it as you like—I look upon it as a GREAT NATIONAL CALAMITY. There are no efforts that ought not to be made, there are no just sacrifices that ought not to be encountered, in order that, proceeding upon sound principles, we may, if possible, endeavour to keep the rural population at home as long as they wish to stay there.

The low wages paid to agricultural labourers have something to do with this rural depopulation, but the want of houses to live in—a want felt far more keenly in many villages than in many towns—is the greater cause. In a recent interview in Canon Scott Holland's *Commonwealth*, Mr. Rider Haggard stated—

The English countryside is denuded of its best men and women, who are packed into teeming cities. It is a matter of national advantage to keep people in the country. It is to the national interest that proper decent housing accommodation should be provided.

With all this desertion of sturdy men and women from the country, the homes they leave behind are

far from adequate even for the people remaining. It has been said that the cottages are rotting away faster than the people are running away. For want of a cottage a man not long ago had to leave his children in the Erpingham Workhouse in Norfolk, while he went out to work. For a week or two the guardians, knowing how hard the man was trying to find other accommodation outside, allowed the children to stay. Then they felt constrained to serve him with notice to take them out, as they were acting illegally by keeping the children of a person who was not destitute. In his despair the man, for his children's sake, threw up his work in order to become destitute, and then father and children together all became chargeable to the union.

Such cases are as common in the villages as they are in the towns. The same country union had to admit an old man into the workhouse, even though he had a little money of his own, simply because he could not get a lodging outside.

Another union in Norfolk found a homeless family entering the casual ward every night and leaving every morning, the wife and seven children hanging about the village and country lanes throughout the day while the father was at work.

About the same time the guardians of the Mut-

ford Union in Suffolk had to take two families into the workhouse, although both fathers were in good work, owing to their failure to find a cottage anywhere.

Before working people can be induced to enter the workhouse in this way they must indeed be in a sorry plight. The amount of misery and slumdom endured before people will seek the inhospitable shelter of the Poor Law can never be known. Mr. Walter Crotch, in his book on *The Cottage Homes of England*, gives us one terrible picture which helps us to realise something of the evil. He describes an eviction he witnessed at the village of Wroxham, the tenants having been turned out for political reasons, with never a cottage to be had for miles around. Read his account of what followed—

Those homeless people could not be left without shelter. The neighbours gallantly came to the rescue, and increased the overcrowding of their own homes by taking in one here and another there. Provision had to be made for forty persons, and necessarily the families were broken up and scattered. The husband went hither, the wife thither, this child to that cottage, and another to this. . . .

But the hospitality of the neighbours, which obviously at best could be but a temporary thing, was at the outset quite inadequate, and some of the children were, perforce, compelled to sleep in one of the boat-houses

by the riverside. Appeal was made to the public, and enough money subscribed to purchase an old railway carriage, and in this most of the families had to huddle for nine months.

Not in some remote unknown hamlet out of the way of strangers did this barbarous experience befall forty of our fellow-creatures, but in one of the most beautiful of English villages, eagerly sought by tourists every summer by reason of its quaint picturesque appearance and lovely situation. One wonders whether they visited that boat-house or that railway carriage where the evicted cottagers crowded.

But better by far are old boat-houses and disused railway carriages than many existing cottages scattered about our countrysides. Such places are palaces in comparison with some inhabited cottages. These, for instance, described by Miss Constance Cochrane—a woman whose reforming zeal for the rural slum-dwellers is worthy of all honour—as she found them in a small village within a few miles of her home in Cambridgeshire—

Holes through ceilings and walls into open air. Rain pouring through on to beds. One ceiling unceiled; thatch overhead a mass of cobwebs and dirt. If touched, falls into rooms and on the beds. Quite impossible to disinfect or clean. Living room 6 feet high or less. Rags stuffed into dilapidated mud walls. Walls covered with rough matting to keep out cold.

In another part of the country the people were living in a cottage of two rooms. The walls of mud falling to pieces. The room upstairs was even worse. The tenants could lie in bed and look through the thatch at the sky, and when it rained they had to put tubs under the holes to catch the water. The partition wall between this and the next house had holes in it, so that the people there could see into the room.

These bald and telling pictures give a rude shock to our cherished ideas of sweet, homely cottages nestling in the quaint, quiet villages of our native land. What part in the life of these people does the harvest-home play?—or the may-pole?—or any one of the old-time homely traditions we like to associate with our countrysides?

Their horrible cottages are horribly overcrowded too. In one of those described by Miss Cochrane, man, wife, and six children slept in a single room, four of the children sleeping in one bed at a time when they were all suffering from measles. Another cottage had man, wife, three daughters (aged 13, 16, and 22), and two sons (aged 11 and 18) all sharing the same bedroom. In a hamlet in Shropshire, father, mother, daughters of 20 and 15, and sons of 24, 22, and 10 were compelled to sleep in one small room.

The picture is made no brighter by the knowledge that some of these overcrowded insanitary

cottages of rural England are owned by famous colleges, among which Queens', St. John's, and Emmanuel Colleges at Cambridge, and New College, Oxford, are great offenders.

In the spring of 1902 the St. Faith's District Council in Norfolk had some terrible disclosures made to them by a committee of investigation into the housing conditions of the parish of Great Witchingham. The houses, which are clustered together in the village street, are, says the committee's report—

So oddly stuck down at all angles, and so cramped and crowded together, as to appear more like an urban slum than a rural village. Few of them have any back ways, and refuse is dumped down in odd corners to such an extent that the water analysis showed the soil is saturated with sewage to some depth.

A general feature of almost all the cottages is the generally cracked and broken brick pavement of the ground floor rooms. With low ceilings, and under thatched roofs, it strikes a chill upon one to enter these rooms, which are damp and forbidding, and when washed retain the wet for days.

The report goes on to state that there are not more than one or two cottages suitable for the accommodation of a mixed family of boys and girls. Eight serious cases of overcrowding were found, and in other cases the want of sleeping accommodation for big boys and girls was very bad.

Here is a sample picture. "Bedroom merely an unceiled hole in the roof. No staircase, but steep ladder and trap-door. Old sacks and quilts hung up and stuffed over beams to prevent decayed rubble falling on bed. Floor space 12 feet by 7 feet, with roof sloping direct from floor to peak. Downstairs sacks laid by door to keep weather out."

The description of another cottage is: "Living room downstairs built against churchyard, and 4 feet underground. Churchyard drains towards the cottage, and drainage soaks through the wall, which is in a rotten and stinking condition."

Of a pair of cottages owned by New College, Oxford, with one room up and one down, it is observed: "Rubble walls cracked and bulged. Bedroom floor dragged out of gable by displacement of walls, and highly dangerous." Four people resided in one of these free fair homes of England and three in the other.

Of a four-roomed cottage tenanted by nine persons this was the brief report: "Steep ladder staircase, gables bulging and dangerous, floor parted from walls."

In the adjoining cottage a second bedroom was formed of a "dark end of the room partitioned off, without ventilation or light. Small brick-floor

room downstairs, also used as bedroom, but floor so damp that fragments of matting laid down are rotten and mildewed, and occupier complains that damp rots the mattress on the bed. Only water-supply a puddle hole in the garden into which a spring runs."

Of two cottages with a narrow stream on one side and a ditch on the other, we are told: "The walls are so dilapidated that one can stand in the bedrooms and see the outside through the great jagged cracks."

The pit villages of the Midlands and the North are equally bad. Here is a letter I received in February 1902 from a miner at Ansley, near Atherstone—

Your article in the *Clarion* on "Housing in Villages" is to the point.

I live in a village with about 600 inhabitants. The houses are scandalous. Two-roomed houses contain man, wife, and from three to six children, and sometimes a lodger.

The house I live in is a three-roomed one, two rooms upstairs over the kitchen. One of these rooms is large enough for a full-sized bed with a foot on one side to spare, not room for anyone to get along the side.

The water is got from a pump, which is locked at eight o'clock at night and unlocked at eight o'clock in the morning. There are seven houses in the row, and four of the men living in them work at night in

the coal pits. They get home at half-past six in the morning. If they do not get a supply of water at night, they have to wait until eight o'clock in their dirt without breakfast, which seems hard for a man who works underground.

In other parts of the village, people having no water to their own houses, have to go to other people's for it, or go 150 yards across a field to a brook.

There are houses here where a bucket has to be put in the bedroom to catch the rain. Some of them have a ladder (like going into a hay-loft) for stairs.

There is not an empty house in the village. Twelve new ones have just been built, and all let before a brick was laid.

As a result of a careful inquiry carried out by the Land Law Reform Association, it was found that in 67 villages, containing 3739 cottages, one-fifth of the cottages were in such a state as to be described not only as insufficient, but bad or extremely bad. Sixty-one per. cent. of these cottages had bedrooms without fireplaces, and therefore could have no proper or healthy ventilation; and in one-seventh the water-supply was either bad or there was none at all.

The Association conducted another inquiry over 240 villages, embracing about 10,000 houses. Quite half of the cottages were described as bad, and in many cases they were overcrowded in the grossest manner.

In putting forward the result of these inquiries,

Sir Walter Foster very properly declares that the state of things thus revealed makes decency and morality next to impossible. He relates how he had recently had the opportunity of seeing the homes of a primitive race of people in Atalaya, in the Grand Canaries, known as cave-dwellers, but even there he saw things which to him appeared favourably to compare with the condition of some of the people living in England.

This comparison of the free fair homes of England with cave-dwellings is equalled by one that likens them to opium dens. Dr. Gowan, the medical officer at Edgware, the pretty Middlesex village within 10 miles of the Marble Arch, reported early in 1902 to the Rural District Council that he had inspected a private house used as a lodging house, with sleeping rooms in which there were only curtains to separate persons of both sexes. He said the place was abominable and the conditions appalling, adding that he had seen opium dens in California and Sydney, but they were not so bad as these rooms in Edgware.

In the meantime lives are passing away, and, as Miss Cochrane puts it, women and children are mutely pleading: "Can nothing be done for us, who are now suffering from the most intoler-

able conditions ; who are living in hovels unfit for human habitation, because there are no homes to be had ; who are surrounded, not by pure country air, but by an atmosphere that is wholly offensive, owing to the insanitary arrangements ; who cannot cultivate habits of temperance, because we have no wholesome water to drink ; or cleanliness, because we have often no water at all within a reasonable distance ? ”

Such is the piteous appeal that comes to us out of the smiling country, out of the homes that have been pictured to us as places of peace and beauty and of good repute.

CHAPTER V

WHY THE OLD COUNTRY DOES NOT WAKE UP

SUCH, then, is the condition of the free fair homes of our countrysides, such the condition of the Englishman's castle of our towns at the dawn of the Twentieth Century, with the Empire big and fat with much boasting. Here is our country—the heart of the largest Empire known to man—afflicted with a disease that threatens the Empire's life.

Without healthy houses, we are told, there can be no family ; without family there can be no morality ; without morality there can be no men ; without men there can be no Empire.

Mr. Arnold White, of Navy League fame, speaking at a recent housing conference at the Memorial Hall, at which I was present, asked, “ What is the use of a strong army or navy if there is heart-disease at the centre of the Empire ? ”

How deep-seated the disease has become is already shown in the previous chapters, with

people dying off three or four times faster than is necessary, with town-dwellers stunted in slums and cellars, and country people herding like beasts in a byre. As Lord Rosebery remarked the other day : " What is an Empire unless it is pillared on an Imperial race, and what are you doing if you allow this Imperial race to be vitiated and poisoned in the dens of crime and horror in which too many of them are reared at this moment ? "

There are not many people to-day ready like Mr. Arnold White to admit what the nation is suffering from. You can get people to own that our physical standard is being lowered, that our trade is leaving us, that an unhealthy excitement has taken the place of the old restraint, that our mental and moral qualities are not what they were ; but admit the real cause they will not. A mere temporary trouble, say they, easily cured ; and they speak hopefully of Parliamentary soporifics and the like. Introduce a modified form of Protection, subsidise shipping, promote trade exhibitions, and start rifle clubs, and we may soon expect to wake up, as the Prince of Wales bids us.

All that only shows how little we know as to what is really the matter with us. The heart-disease from which Empires suffer and decay is

in its earlier stages very much like the heart-disease that afflicts mankind. Of this latter a leading authority writes: "During long periods the disease may be mute. A time comes at last, however, when it asserts itself, and having been so long before the discovery was made, cure becomes impossible."

The Empire's heart-disease has lain undiscovered these many years. Let us beware lest the time come that it should pass beyond all cure. The terrible mortality lists given in the second chapter tell us how the disease is working.

Not the number of deaths only, but the whereabouts of the deathbeds prove how the nation is suffering. Often enough the victims have neither homes to live in nor homes to die in. The mean apologies for homes represented by thousands of overcrowded tenements and unwholesome cottages of our native land, much though they may cause sickness and death, are not the places for treating the sick and the dead. Many of the sufferers end their days in workhouses, hospitals, and asylums.

In nothing is the want of proper homes shown more strikingly than in the growing number of deaths in public institutions. Of all the deaths that take place in a single year in this country, about one in every seven occurs in

hospital, asylum, or workhouse. This being the proportion for all classes, it is safe to assume that the proportion of the working class who die in public institutions is about one in three.

What anguish and despair must attend the dying of so many parents and children in a strange place amid strange surroundings. As death comes to all, who among us would not rather encounter it at home than in a public building. Dying in a big institution suggests dying among strangers in a far country. We have seen that the want of healthy homes is more fatal than war. Let us now own that the public institution is the battlefield after war, where the slain and the wounded are stretched out, strangers to each other away from home.

It wasn't always so. Homes used to be more plentiful in the land. In that time the passing away of any member of the family was more peaceful and sacred. In the early part of the nineteenth century comparatively few people died in public institutions. It was not until the latter part of the century that the home-life of the nation began to be destroyed. The deaths in public institutions nearly doubled in proportion to the total mortality of the country between 1869 and 1899.

You will find from the Registrar-General's re-

ports that in 1869 only one in thirteen of the total deaths occurred in public institutions. There has been a regular increase ever since, until in 1899 the proportion reached one in seven. As the homelessness of the nation has been getting worse in recent years, we may expect later reports of the Registrar-General to show that the proportion has become one in six.

These returns, remember, apply to the whole of England and Wales, but if we take the districts that suffer worst from the want of good homes the result is appalling. In London and Liverpool one in four of the inhabitants dies in public institutions, while in Manchester and Birmingham the proportion is one in five. At the very least, among the poor families of these "great" cities, every other person must die in a public institution.

Regarded simply as a cause of insanity, homelessness—which is best tested by overcrowding—is a terrible thing. Here are a few figures relating to London from a recent County Council report—

	Persons per acre.	Death- rate.	Insanity rate.
London as a whole	. 58	18.4	1.9
Bethnal Green	. 171	24.1	6.7
St. George-in-the-East	. 194	27.4	6.9
Holborn	. 186	27.7	8.2
Strand.	. 143	30.0	11.0

There seems to be good reason, then, for the startling suggestion of Mr. W. H. Dickinson, a former chairman of the London County Council, that when people cease to live under human conditions the light of reason is apt to go out.

Further signs of the Empire's heart-disease are seen in the kind of men reared in the Englishman's castle of to-day. The old style castles, some of which are with us to-day after a thousand years (how many modern houses will be standing a century hence ?) produced brave and stalwart men, fit for endurance and striving, and far-famed in battle. Where are the stalwarts of our modern castles ? What kind of race do you expect to spring from the slum ?

You will find some part of the answer in the statistics of recruiting. About 50 per cent. of London youths offering for the Army have to be rejected as being below the standard, even though that standard has been reduced more than once. Of the men applying for enlistment at the Sheffield, York, and Leeds recruiting stations, over 47 per cent. are reported physically unfit for service. In Manchester, in 1889, out of 11,000 young men offering for service with the colours, 8000 were rejected owing to want of stamina or physical defects.

Sometimes the castles in the slums do produce

soldiers, and good soldiers. I knew such a one, who left his wife in Poplar when called upon to join his regiment for South Africa. He served at the front with distinction, and after about eighteen months was invalided home. He found his wife had gone to live with her mother in a neighbouring street, for economy's sake, and the day he arrived they, and several other people in adjoining houses, were being evicted. This was not because they had failed to pay their rent, but because they had failed to find other accommodation, and the houses they occupied were wanted for an extension of business premises.

"In love of home the love of country has its rise," we read in *The Old Curiosity Shop*. What sort of patriotism do you expect this Poplar soldier to show who, after giving up his work and quitting his family to fight and bleed for his country, returns to find his home broken up and his household chattels piled in the street?

Here, then, are some of the reasons why the Old Country does not wake up, as the Prince of Wales desires. When making that memorable plea, the Prince of Wales at the same time put forward a call for emigrants for the Colonies, adding—

But one condition, and one only, is made by our colonial brethren, and that is, "Send out *suitable* emi-

grants." I would go further, and appeal to my fellow-countrymen at home to prove the strength of the attachment of the Motherland to her children by sending to them only of her best.

Where are "suitable" emigrants coming from? Not surely from the modern Englishman's castles of our towns. The "best" of our people physically have hitherto been our peasantry, but even in the spacious country we have housed these people so deplorably for years past that we have well-nigh swept England clean of her peasantry.

With the horrors of rural housing described in the last chapter, is it to be wondered at that country people refuse to endure longer the misery and shame of their daily lot? They flock to the towns, finding even the heavy-rented, overcrowded tenements there something better than the rotten, waterless cottages of the countryside. England is bleeding at the arteries. Since 1891 the rural population has declined by nearly 10 per cent., and in some country districts the decline is at the rate of 15, and even 17 per cent.

At this rate the life will soon be sapped out of the nation. Already about four-fifths of the population of the United Kingdom dwell in towns, and only one-fifth in the country. It is claimed that this one-fifth represents the national bulwark ;

but how long, think you, will it last ? How long will it withstand the weakening that is going on with fateful regularity every year ?

We saw what this weakening meant in the South African campaign. England for the first time in her history could not stand alone. The Colonies saved us by sending men of the stamp we used to rear ourselves before the homes of England in town and country became the graves of the physique of our race.

CHAPTER VI

HALF A CENTURY OF QUACK MEDICINES

HAVING diagnosed the disease, which hitherto has been airily styled the Housing Problem; having at the same time seen how much more applicable is the name given to it by Mr. Arnold White—the Empire’s heart-disease,—let us now consider how the trouble has been treated in the past.

Lord Shaftesbury, with his singular zeal for healing social sores, showed the country the way out of the housing difficulty half a century ago. He prepared and piloted through Parliament in 1851 the first two Housing Acts on the statute book, one for improving the condition of common lodging-houses, and the other for *increasing the number of workpeople’s dwellings*.

The real cause of the Empire’s heart-disease is the want of homes. Lord Shaftesbury knew this well enough, with his wide experience as to

how the poor live; he knew too that private enterprise, which creates the slums, cannot be counted on to compete with itself by putting up new houses. So by his Labouring Classes Houses Act he gave the local authorities power to erect dwellings like any ordinary builder. The cost, very properly, was to be met by the rents, but observe that it was specially stipulated that any excess should be defrayed out of the rates. A local authority was empowered to buy or rent vacant land and build suitable houses upon it for the working classes, or to convert existing buildings into good working-class tenements, and if necessary supply the dwellings with furniture as well.

There you had a sound cure prescribed fifty years ago; but, instead of applying it, we have been dosing ourselves with quack medicines. After fifty years of this treatment we find ourselves no nearer recovery, while the doctor's bill is beginning to alarm us. The money we have wasted on the pills and patent medicines put forward in the name of housing schemes mounts up to nearly ten millions.

Some thirty-three years after the Act was passed the national health had become so bad from the want of decent dwellings that a Royal Commission on the Housing of the Working Classes had to be

appointed. In giving evidence before the Commission, Lord Shaftesbury sorrowfully admitted that the local authorities had not given his cure a trial. He further told the Commissioners: "If you were to look at the terms of my Act, you would see that it would meet everything that is required at the present moment."

During the seventeen years that have passed since the Commission sat the local authorities have only tried the cure in the most chary manner; but they have gone on squandering public money on quack medicines more foolishly than before.

What are the particular quackeries we have been dosed with? I would describe as quack medicines all the Housing Acts that have followed Lord Shaftesbury's, except Part III. of the existing Act, which part embodies the principle the far-seeing peer laid down in 1851.

The history of our housing legislation is little better than a history of quack remedies. With the best intentions, no doubt, men like Mr. Torrens and Lord Cross gave us several Housing Acts which, while doing nothing to increase the number of good dwellings, succeeded in burying Lord Shaftesbury's Act for nearly forty years.

Their Acts took the slum as a basis. They said, in effect, you must get rid of the slum before you

talk about new houses ; whereas Lord Shaftesbury, who knew infinitely more about the causes and cures of slumdom than either of the other two politicians, saw that the housing question resolved itself into a building question, while the slum question must ever remain a public health question demanding totally different treatment.

Instead of building, as the good earl advised, we began our policy of compensating slumlords and landlords. Had we spent on new dwellings the millions we have wasted on worthless slums there would have been no housing problem left to-day.

Both in *No Room to Live* and *To-Day's Work* I have shown the iniquity and extravagance, as well as the utter uselessness to the tenants, of the slum clearance schemes that for years have represented the only housing policy of many of our Municipalities. At the risk of repeating myself—though you cannot too many times repeat anything needing reform—I will just run over the main points again, in order to prove how this so-called housing policy is quackery of the most expensive and hurtful kind.

Never was anything more grossly misnamed. Instead of being described as a housing policy, it would be far more fitly described as a dishousing policy. Adulterated dwellings, which the law

describes as unfit for human beings to live in, instead of being confiscated like adulterated food, are bought up at enormous cost to the ratepayers.

Compensation, not confiscation, has been the rule. The owners both of the slums and of the sites the slums defile pocket the public money spent, while the tenants are ruthlessly turned out before other dwellings are provided. They swarm into surrounding tenements, overcrowding them to such an extent that these, too, soon become slums as bad as the rookeries from which they have just been ejected. The owners therefore put up the rent, and wait complacently until this property also becomes so insanitary that, like the other, it has to be bought up under the Housing Act, with great gain to themselves.

After several years new dwellings are put up on the cleared area—sometimes. These rarely if ever accommodate the same number displaced, nor do they attract the same kind of people. The old slums had to be paid for by the ratepayers, but the new houses have to be paid for by the tenants who live in them. This necessarily means rents so forbidding that the people who dwelt on the spot before cannot afford to return, so they go on slum-dwelling elsewhere. Out of the 5719 persons turned out of the Boundary Street area by the

London County Council, only eleven went back into the new dwellings.

Under a real, sound housing policy the Municipality would erect good, cheap dwellings before touching the slums, and then, instead of compensating the slum-owners, it would compel them to make their houses healthy or to pull them down at their own expense, as it is fully empowered to do by existing laws.

As Mr. Balfour said in the House of Commons on 17th May 1900: "Punish the slum-owner by all means. If the owner of every insanitary dwelling was hung at his own door-post I would not weep my eyes out. But it is largely the fault of the local authority if the insanitary houses are not put into a proper state."

A couple of years later (28th May 1902), Mr. Long, speaking as President of the Local Government Board to a deputation from the Municipalities of the country, declared that he entirely concurred in the view expressed, that the owner of a slum property who allowed that property to get into a disgraceful condition, and imperilled the lives of those who lived upon it, was entitled to no consideration, and certainly no sympathy.

It is well to know how the iniquitous compensation policy grew up. The series of Housing Acts

known as the Torrens Acts began in 1868. The first was called the Artisans and Labourers Dwellings Act, followed by an amending Act in 1879. Their main aim was to deal with slums *individually*. Although the author of the Acts believed he was doing good to the working classes, the general result was to reduce their housing accommodation and enrich the slum-owners. The commonest of all errors in housing schemes is that of assuming that you lessen overcrowding by turning out the overcrowded and destroying slums.

Lord Cross was guilty of this error to a greater extent than Mr. Torrens. The Housing Acts passed by his efforts—the Artisans Dwellings Acts in 1875 and an amending Act in 1879—dealt with slums *collectively*. Instead of dealing with single houses on the modest scale of the Torrens Acts, the Cross Acts took in whole areas of slums. Under these Acts the poor slum-dwellers could be turned out by the thousand, and the poor ratepayers could be mulcted in millions to compensate the owners.

The Torrens Acts and the Cross Acts were consolidated in 1882 into the Artisan Dwellings Act, divided into two parts. Part I. embodied the principle of the Cross Acts, and Part II. the principle of the Torrens Acts, making the dual system of

slum compensation an easy-working arrangement under a single Act.

Observe that all this time the Shaftesbury Act, which aimed at putting up, not pulling down, people's dwellings, lay like a dead thing upon the statute book.

Some one at last seems to have awakened to the knowledge that such an Act had been passed, for in 1885 we got the Housing of the Working Classes Act, which consolidated all previous Acts, this time including the forgotten Shaftesbury Act. But it was not until 1890 that the Housing Act as we know it to-day was passed. This consists of three main parts, which can be defined in this way—

Part I.—The Cross Acts, for dealing with slum areas.

Part II.—The Torrens Acts, for dealing with slum houses.

Part III.—The Shaftesbury Act, for disregarding slums altogether, but building new dwellings.

In spite of this revival of the Shaftesbury Act, the local authorities, with a perverseness that is truly amazing, still clung to the old policy of destroying slums at the ratepayers' expense, instead of building new dwellings. For some time after the passing of the Act nearly all housing schemes in the country were carried out under Part I. and Part II.

Not until we had had ten years of the Act was there anything like a general awakening to the possibilities of Part III.

Altogether, then, it has taken us fifty years to learn the simple lesson that Lord Shaftesbury first expounded in 1851—viz., that we must build houses, not destroy them, if we hope to save the nation from the degradation of slumdom.

Since the Housing Act of 1890 we have had two more amending Acts. One of them came in 1894, to make a few slight alterations in the borrowing powers; and the other was the soporific thrown out by the Government in 1900, which had the marvellous effect of granting to Municipalities a power they already possessed.

Parts I. and II. of the existing Acts are not only little better than nostrums; they involve so many legal forms and such protracted negotiations that several years must elapse before even the smallest scheme can be carried out. This fault is emphasised by the medical officer to the Marylebone Borough Council, in his report for May 1902, thus—

The delay in carrying out any improvement under the Acts is simply intolerable; the delay being mainly due to the complicated procedure as well as to the difficulty of interpretation of the statute. It appears to take, in practice, a year or two to get a scheme considered, and after all formalities have been completed,

a scheme adopted, and an area ordered to be cleared and built upon, the clearing and building exhaust an equally long period.

As things stand, it is quite exceptional for a scheme to be carried out from first to last within five years. In the writer's opinion, the Housing of the Working Classes Acts should be entirely repealed and legislation of a simpler character substituted, based upon the large experience of the inefficient, tedious, and expensive nature of the existing statutes.

Indeed, the whole of our housing legislation wants revising. The King, who, it is well known, was a member of the Housing Commission, hinted as much in his speech at the opening of the London County Council's dwellings on the Boundary Street area, when he said : " It is to be feared that the very Acts designed to combat existing evils may themselves give rise to results which were not foreseen ; but one thing is certain, that the difficulties have to be surmounted."

Here you have the full tale of half a century's housing legislation. Does it not reveal the merest tinkering with the question ? Ten Acts in all, and the housing problem to-day more acute than it has ever been before ! The Shaftesbury Act, the first of all, and the best of all, has been buried for the greater part of the time, while first one and then another half-hearted, ineffectual measure have been thrust upon us.

Truly, we have been well dosed with quack medicines. As much glib talk and deceit have been practised upon the public over them as ever the slimmest of the peripatetic quacks practise in the market places. We have been deceived into believing that we are getting houses, while the amount of housing accommodation has been actually diminished, and all the time the slumlords and the landlords have been rifling our pockets. To what extent we shall see in the next chapter.

CHAPTER VII

THE COST OF SLUMDOM

IN looking over the old files of a newspaper the other day my eye was caught by a report of a meeting called to protest against "the extravagant outlay of public money in clearing slums."

It was a London meeting, held in St. Martin's Town Hall on 9th January 1880, attended by delegates from the local authorities. The protest was levied against the housing policy, then just beginning, of the Metropolitan Board of Works, the forerunner of the London County Council.

It is really amazing that a policy so strongly and sensibly condemned at the time it was in the making should have been persisted in for about a score of years. Let me quote from the chairman's speech—

The worst feature of this housing policy was that it constituted a direct encouragement to the least deserving class of landlords—the owners of the wretched

habitations whose sole object had been to screw rent out of the poorest of the poor for houses which, under the Housing Act itself, are condemned as being unfit for human habitation. This was a premium to landlords to allow their property to become slums. A house unfit for human habitation should be valueless. If this housing policy be not amended, London may have to incur an expenditure on clearance schemes of £2,000,000, involving an annual charge on the rates for fifty years of £110,000.

As Londoners know to their cost, this housing policy was *not* amended, and since that time London has squandered on slums not two millions, as this chairman foretold, but over three and a quarter millions sterling! This amount has been spent by the three central bodies thus:—

Metropolitan Board of Works	. . .	£1,595,000
London County Council	. . .	1,250,000
City Corporation	. . .	450,000
		<hr/>
Total squandered on London slums	. . .	£3,295,000
		<hr/>

Observe that all this money represents what London County Councillors to-day call “unprofitable expenditure.” In other words, it represents the price paid for slumdom before a single brick is laid of the Municipality’s new houses. It is money spent on buying and pulling down houses unfit to live in, such as the owners, being legally

responsible, ought to have been compelled to put in order or demolish at their own expense. It is all a dead charge on the rates. It has all been incurred under Housing Acts other than the Shaftesbury Act. It represents the doctor's bill paid by London alone for quack medicines.

Observe, further, that this enormous outlay has also reduced the amount of housing accommodation below what it was before. Had the quackeries been disregarded and the same sum spent in carrying out the Shaftesbury Act, then, indeed, would it have been profitable expenditure in a double sense. Not a penny need have come out of the rates, as municipal houses, being self-supporting, pay back all that is spent upon them, while new dwellings would have been provided for nearly 100,000 people before a single soul was turned out of existing houses.

It is hard to come at the total spent on quack housing medicines in provincial cities. As though Parliament had not given them enough in the way of Housing Acts, many of the "great" towns have invented quackeries of their own, labelling them in some places Improvement Acts, and in other places Sanitary Acts.

The big slum clearance schemes of cities like Birmingham and Liverpool for the most part

have been carried out under local Acts of this character. The result has been the same as in London. Enormous sums of the ratepayers' money have been squandered on slum property, to the enrichment of the owners, while thousands of poor people have been turned adrift to get other shelter wherever they could.

For instance, Liverpool, in a recent period of ten years, diminished accommodation by pulling down 4200 houses and only building 830. What became of the displaced families? The answer is supplied by the Vicar of St. Ambrose, who tells how no fewer than seventy of the families unhoused by the Corporation came to live in cellars in his parish.

This city studies the slumlord in other ways. Under one of its local Acts, the Liverpool Corporation actually allows the owner of insanitary property the option of retaining the site. If he decide to keep it, the Corporation may either demolish the houses on its own account or allow the slum-owner to do so, *the Corporation paying him compensation in either case*. No wonder the work of clearing slums has cost the people of Liverpool close on half a million sterling, involving a rate of $1\frac{3}{4}$ d. in the pound.

Manchester has a better record. At various

periods it has displaced about 3200 persons, and rehoused about 2500. What Manchester should have done was to provide accommodation for 700 more, not 700 fewer persons than it displaced. The new houses were not erected until after the old ones were pulled down at the public expense, whereas they ought to have been erected in some other part of the city before the old quarters were cleansed out, and the cost of this cleansing process should have been borne by the slumlords and the landlords, not by the whole of the people of Manchester. Had this been done something useful would have been achieved in the way of housing, and the Manchester ratepayers would have been saved from an expenditure of nearly £200,000 on clearance schemes.

At various periods Glasgow has drawn from the rates £600,000 for the purpose of pulling down slums and displacing about 50,000 persons. Over a quarter of a million sterling has been spent by Wolverhampton in demolishing unhealthy dwellings and compensating the owners. On the same objects, Greenock has spent £127,000; Douglas, £80,000; and Dublin, £50,000. One could go on multiplying cases from every corner of the kingdom until you were made utterly weary at the sight of them.

I believe more millions have been spent on provincial slums under local Acts than under the Housing Acts. How much in all no one will ever be able to say with certainty. We can, however, get at the total expenditure under the Housing Acts, because the Local Government Board has first to sanction the loans. Down to 1899 the Board approved of loans to provincial Municipalities to the extent of £3,113,171 for the purpose of carrying out what I call the slum-compensation Acts.

Assuming that no more has been spent on slums under local Acts than under the Housing Acts, we then get a total of £6,226,342 as the price of slumdom in a few English towns. If we add to this the £3,295,000 spent by London, we get a total of nine and a half millions sterling taken out of the pockets of the people and handed over for the most part to slumlords, landlords, and lawyers in respect to houses not fit to live in.

What shall we call such a policy? Blind extravagance, quixotic tilting at windmills, or what? It is certainly quackery, and quackery of the most expensive and hurtful kind. The public has been cajoled into believing that this was solving the housing problem, while all the time it has been intensifying the problem. These

millions have been spent in *destroying* the people's homes, whereas Lord Shaftesbury pleaded half a century ago that we must first of all *construct* homes before we can expect a cure.

Consider the cost of these quack medicines from two other points of view. How much do you think we have been paying for slums per square yard? Far more than we should have to pay per square yard in providing good dwellings. Here is a list, the first half-dozen schemes belonging to London—

SLUM-CLEARANCE SCHEMES.

	Cost per square yard.
Clare Market, Strand	£22 10 3
Churchway, St. Pancras	6 0 9
Brooke's Market, Holborn	8 13 7
Mill Lane, Deptford	6 15 8
Boundary Street, Bethnal Green	4 12 7
Falcon Court, Southwark	4 17 9
Manchester—Oldham Road	5 14 4
Leeds	3 0 0
Salford	4 16 3
Sunderland	2 14 1

Now, secondly, consider the cost per head of the persons turned out of the slums. It is not easy to get at this figure, because the Municipalities that have carried out housing schemes, while ready enough to talk and boast about them so far as they can be made plausible, are

seldom anxious to disclose how many people have been displaced. It sounds a fine thing to say we have put up a hundred new houses for the working classes, but the glamour fades when we add that a thousand houses were first of all pulled down. These figures, from three different centres, give a striking result—

SLUM-CLEARANCE SCHEMES.								Cost per person displaced.
London	.	.	.	.	.	.	.	£74
Manchester	.	.	.	.	.	.	.	60
Brighton	.	.	.	.	.	.	.	51

Is it not as clear as daylight that if these amounts per head were spent on providing new houses instead of destroying old ones, something really useful would be done? An average of no more than £50 per head would provide a family of five with a £250 house. It would actually be cheaper to make a free gift of new dwellings erected on another site to families crowding in unhealthy hovels than it is to buy up the slums and compensate "the interests."

Would it not be cheaper even, when in the name of decency and public health we protest against people living in overcrowded, disease-breeding, rotten tenements, instead of wasting £60 and £70 per head on worthless dwellings,

we took the tenants bodily out of them and shipped them all to the Colonies, giving every man, woman, and child a gift of £30 on arrival to begin life afresh. This sounds utopian, but it would cost the ratepayers far less than the quack housing medicines applied at home, while it would be doing something towards curing the Empire of its heart-disease.

The figures as to London are supplied to me by Mr. W. H. Dickinson, L.C.C., who further points out that if the cost of *rehousing* as well as of *dishousing* be included, the amount works out at £121 per head. But it is a mistake to add the two charges, because rehousing does not cost the public a penny. The dishousing at the rate of £74 per head is paid for by the rates, but the rehousing at £45 per head is paid for by the tenants themselves through their rents.

My contention, then, is proven. It would actually be cheaper to make a free gift of a new house to a family, as it only costs £45 per head to build, than it is to pull down their old slum at the rate of £74 per head under our present preposterous housing schemes. v

CHAPTER VIII

NO MORE DOCTORS' BILLS

ALL who go seriously into this housing question, no matter what their politics or position, come to the same conclusion : The price we have been paying for slumdom is utterly preposterous.

“It may practically be said that the present law in these cases offers a premium to the owner of insanitary property.” These are not the words of an extremist. They were publicly uttered by Sir John Dickson Poynder, a Conservative in Parliament and a Moderate on the London County Council. He was dealing with the enormous cost of municipal clearance schemes, and he went on to urge that in all future cases of insanitary areas the compensation allowed the owner should be limited to the actual value of the houses and the value of the land for rehousing purposes. Such limitation, he claimed, would have a far-reaching effect on all dwelling-house

property, by influencing the owners to keep it sufficiently healthy to prevent the Municipality from dealing with it.

It is good to find Conservatives converted to this view. A more striking case of conversion is that of Mr. Thomas Blashill, F.R.I.B.A. As superintending architect, first of the Metropolitan Board of Works, and then for ten years of the London County Council, Mr. Blashill has had a wider experience of municipal housing schemes than any one in the country. Some of the largest clearance and rehousing schemes on record have been carried out under his direction. Yet within a year of his retirement from office, feeling free at last to express his innermost convictions, he came forward courageously and condemned the compensation policy root and branch.

In a paper read before the Sanitary Congress at Southampton in 1899, Mr. Blashill boldly declares that Parts I. and II. of the Housing Act represent no remedy at all. They are costly and dilatory. They enrich the slum-owner and do not house the slum-dweller. If an area be unfit to live in, Mr. Blashill would have the owners themselves make it fit, even though they have to clear the area at their own expense.

The local authority, says the County Council's late architect, would be doing all that could be expected from them if they undertook to look after the rehousing of the tenants.

Dealing with the same theme in the year following (April 1900) before the Sanitary Institute in London, Mr. Blashill affirmed that the clearing of all unhealthy areas under Parts I. and II. would not put London into the condition of a healthy habitable town. Further—

In respect of unhealthy areas, I have suggested that for the future the municipal authority should not spend money in buying property, but should, at about *one-fourth the cost*, rehouse the very individuals displaced. In the case of overcrowded houses this rehousing is not optional, but has now become a matter of necessity. You cannot turn all these thousands into the streets. Powers must be obtained much clearer and stronger than those at present possessed by the municipal authority. Overcrowding should be defined by Act of Parliament, and not left to local judgment or the ideas of a magistrate.

Here again Mr. Blashill makes some useful suggestions—

At present the law does not help but hinders the municipal authority that would compel owners to keep tenement dwellings in good repair. There should be power to put an end to the interest of any lessee who has shown a determination to avoid his responsibility, so that the superior landlord may be reached and charged with

this duty. And, as to cleansing, we might imitate the practice in the admirably managed city of Berlin. There, if the staircase of a tenement house is kept dirty, the Fire Brigade is sent to cleanse it, and the landlord has to pay the cost. If the tenement is kept dirty, it has to be vacated while being cleansed by a similar process.

So widespread has become the slum-owners' practice of fleecing the public that the Valuer to the London County Council has urged that body, when slums have to be purchased, to keep their intention quiet and let him buy the property privately. When it leaks out that the Municipality is about to apply the Housing Act, the owners know they can get a very much higher price for their slums from the local authority than they can in the open market.

With this agreement among public men and municipal officers, why have the quack medicines not been rejected long ago? We know that the professional quack is always changing his audience or making some alteration in his prescriptions. He must do one or the other, else all his glibness would avail naught against the anger of the people he deceives and robs. If he cannot get a new audience he appeases the clamour of the old by conceding them a point or two, as an admission that something was wrong before, but all will be well this time.

Parliament is the quack doctor, and the local authorities are its victims. They carry out the Parliamentary prescriptions for the cure of the housing problem, and by the time they have learnt how worthless these are, the local elections occur and a new audience appears, and then the new bodies get taken in like the old.

Or if the local authorities and the public who pay the bills should protest that they will be no longer tricked, then the quack doctor from his laboratory at Westminster modifies his prescription in some small way. A slight amendment of the Housing Act is passed to satisfy the demand for the moment, and then the men on our Municipalities set to work again, in the belief that now they have got the right thing at last. They begin valiantly, alive with zeal, aflame with hope, seeming to see ahead the Promised Land at last; but soon comes their rude awakening again, with the sorrowful confession that it is no use, the wrong people are still getting the benefit, and the real sufferers are worse off than ever.

There is something saddening in the despair that has seized hold of so many public men who have given years of thought and labour to this question. No public body has worked harder

over the problems of housing than the London County Council, yet several of its members who at different times have been chairman of its Housing Committee for a year each, tell me that in spite of all they do the solution of the problem seems to be farther off than ever. Everywhere public men are appalled at the question, and turn away in despair; and all the time the disease that lies at the heart of the Empire is getting worse.

This is not their fault, nor the fault of the slum-ridden people whom it is sought to save, nor the fault of the public, who have generously given of their millions to the work. The fault lies in the fact that instead of applying real cures they have been applying quack medicines.

You may alter the old prescriptions as much as you like: no amount of amending of quack medicines will ever make them anything else but quack medicines. Not until we give up quackery altogether, and turn our thoughts right about face, so to speak, can we hope for any real remedy.

We have been considering this housing question from an entirely wrong standpoint. We have been considering it as though it were wholly a question of removing slums, instead of con-

sidering it as a question of providing new dwellings. Nothing creates slums quicker than the demolition of slums ; for the people displaced simply overcrowd surrounding tenements, and thus render them insanitary. Nothing kills slums quicker than the provision of other accommodation, sound, cheap, and healthy ; for crowds of people forced by necessity into indecent tenements to-day would quit them to-morrow were better dwellings provided.

We have got very much mixed in our views of the housing problem. We have mistaken what is, after all, a public health question for the housing question. All the work of dealing with slums ought to be carried out purely as public health work, just as the analysis of food and drink is. When the inspectors discover bad food or bad drink it is promptly condemned, but nobody thinks of making so foolish a suggestion as that the ratepayers must first purchase before destroying it.

And the time has come when the ratepayers must revolt against any further sums being paid to slum-owners. They must take a firm stand, protesting in a body : " We refuse to buy uninhabitable houses just for the sake of pulling them down. If this property is a danger to

health, it is the fault of the owner for not doing what the law demands him to do. He must either make his houses healthy or pull them down at his own expense, for no longer shall we permit his tenants to die at a rate twice and three times as high as it would be were their houses wholesome. We, on our part, will see that the tenants are offered decent dwellings somewhere else."

To settle our housing troubles, then—and settle them we must,—it becomes necessary to change the point of view entirely. The slum-owner should be penalised, not pensioned off, as it were. The Cross and Torrens parts could be dropped out of the Housing Act altogether. Provided the purchase and compensation clauses were done away with, some of the principles of Parts I. and II. might be incorporated in the Public Health Act.

That would leave the Housing Act composed of Part III., viz., Lord Shaftesbury's Act, the only part that deals with housing in a real and practical manner. We have seen how this Act has been almost a dead thing for nearly half a century, while we have wasted nearly ten millions on quack medicines; so let us at least give it a universal trial, for we stand to lose not a penny by it, but to gain a valuable municipal asset, while at the same

time we are helping to a better life, by providing healthy dwellings, those of our neighbours who at the present time, in Tennyson's words—

Soak and blacken soul and sense in city slime.

Let us take this dead Act, and make of it a living remedy. Wherever tried, a remedy it has always proved to be. What is more, it has had upon the Municipalities who have administered it, upon other public bodies who have watched it, and upon the ratepayers who have experienced it, a result which is as daylight to dark compared with the result produced by the quackery schemes.

Richmond and Hornsey, which have applied the Shaftesbury Act at no expense to the ratepayers, are quoted all the country over for the excellence of their housing schemes. On the other hand, who ever thinks of holding up as an example the housing schemes of Manchester and Brighton, where the Cross and Torrens Acts have been carried out at a cost so heavy to the rates that neither town likes to be reminded of the amount?

Instead of the saddening discouragement felt after carrying out the slum-compensation Acts, public men are delighted and inspired with the experience under Part III. No one on the London County Council was wholly satisfied with its

housing schemes, though they represented the largest ever undertaken in the United Kingdom, until in 1890, after ten years' laborious and costly experience of the Cross and Torrens Acts, the Council took up the Shaftesbury Act in earnest.

CHAPTER IX

THE PROBLEM OF THE POOREST

YOU who have read thus far might be inclined to charge me with inconsistency. I devoted the first five chapters to showing how sorely the nation was suffering from slums, and the other three to showing that we had been doing wrong by demolishing slums.

If the slums (in other words, the want of homes) represent the disease, why call slum-clearance schemes quack medicines?

Because they have put property before people.

By dealing with the property we are paying for an offence against ourselves. The slum quarters are not of our seeking; these disease-beds are thrust upon us. Is it reasonable that before we can get rid of the infliction we should have to pay huge sums of money to the offenders?

Rather should we penalise them by refusing to allow any of our fellow-citizens, however poor or

dissolute, to live in their houses. Slums standing unoccupied cease to endanger health. Besides, unoccupied property soon brings the landlords to their senses. They would pull down and build anew promptly enough for the sake of the rent.

What about the tenants? That is the real question for the Municipality. Its first aim should be to remove the slum tenants, not the slum tenements. Hitherto we have let the tenants take care of themselves, in our anxiety to pull down their dwellings. We can now well afford to let the tenements take care of themselves, while we give heed to the claims of the unfortunate folk whom necessity forces into them.

Before turning them out and forbidding others to enter, we need to provide accommodation elsewhere. This is the first and foremost principle of all true housing reform. We can do that by building new dwellings under the Shaftesbury Act. The difficulty in the slum quarters of our big cities is to get sites. Even when sites can be had, there is a further difficulty of getting people who have been pigging in foul tenements, to go into new dwellings and observe the laws of health.

Even this difficulty was foreseen by Lord

Shaftesbury. His Act provides not only for erecting new houses, but for adapting old ones. As it has taken us fifty years to learn that we have power to build new dwellings, there is no saying how long it will take us to learn that we have power to adapt existing dwellings.

Anyhow, this power has nowhere been exercised yet by the Municipal Councils, useful though it is. It helps us to deal with the poorest by giving them cheap accommodation in the central districts near their work. Encircling the slum areas in all big cities there is generally a zone of houses originally built for the middle classes, now living far out in the suburbs. These dwellings as a rule are of sound construction,—the old builders did their work better than the modern ones,—and they could easily be converted into good cheap homes for the people whom it is sought to rescue from the disease and death of an insanitary area.

You know what happens to these houses now. They are let off by the floor just as they are, unaltered and unadapted. Give one knock at the street door and Mrs. Brown, of the first floor, answers it; knock twice, Mrs. Harris from upstairs comes down; if you knock three times, Mrs. Derrick puts her head out of the topmost

window, and shouts down into the street, "What is it?" You must know on what floor the people you want are living, and measure the number of your knocks accordingly.

Once invaded by the overflow of the overcrowded from the central districts, these houses become slums sooner than any other kind. There is no help for it so long as they remain unadapted. A house built for one family, with kitchen, scullery, water-supply, sanitary conveniences, and dustbin all on the ground floor, cannot in its unaltered state afford healthy homes for several families.

Some of the worst slums to be seen in crowded cities consist of former middle-class houses, sound and strong in external wall and roof, but rotten and filthy within by reason of each floor having for years been put to the every-day uses of a large family. How can you expect a jaded woman on the top floor to come down three or four flights of stairs for every drop of water wanted, or each time the dust and ashes should be put away? The accumulated dirt gets kept in the room, and water is fetched as little as possible.

One of the most strenuous advocates of this policy of adaptation is Dr. Sykes, the medical

officer of St. Pancras. In his book, *Public Health and Housing*, he shows that—

Whole streets of houses formerly occupied by good-class families are now occupied in separate dwellings on separate floors. Whole neighbourhoods of houses in London can be seen undergoing this process of subdivision, and their state slowly but surely falls from bad to worse without any attempt to stem the deterioration, degradation, and unhealthy results that must inevitably follow until an insanitary area will have to be dealt with at great expense.

If the Municipality would carry out the untried clause of the Housing Act by adapting these dwellings to their new uses, the tenants would be saved from the inconvenience, the indecencies, the lack of privacy and home-life experienced now. Take these floors and convert them into flats, each self-contained, with domestic and sanitary arrangements complete. How trifling would be the cost compared with the price we pay under other clauses of the Housing Act for slum clearance and dis-housing schemes. This would be no quack remedy but a scheme of real housing and of slum prevention. For the poorest classes herded in unhallowed ways in the "great" towns it offers something like redemption.

You will always have this poorest class lingering in the crowded quarters in preference to moving

away to better streets. If you decide that certain of their tenements are not fit to live in, you are more likely to succeed in helping them to a healthier life by adapting houses in the same neighbourhood than by erecting new dwellings some distance away.

It is no use hiding the fact that many of the habitual slum-dwellers would misuse new houses. The domestic arrangements and the sanitary regulations are alike distasteful to them. Never having had to keep their old homes clean, nor to get rid of dust and refuse in a proper way, never before having had a cooking range or a washing copper, they would be helpless in a new house.

With many such people slum-dwelling unfortunately becomes a disease, and dirt a bad habit. You no more cure the disease by putting the sufferers into new houses than by pulling down the old ones. They must be given new ideas before they are given new houses ; they have to be taught the root ideas of health and home life. Just as the Municipality can help them to better homes, so can it help them to better ideas.

The Manchester and Birmingham Corporations by their lady health missionaries, the London County Council by its lady lecturers on hygiene in the home, the St. Helens, Liverpool, and York Municipalities

by their establishments for supplying sterilised milk to infants, are all doing good and useful work towards helping the women of the slums.

The public bodies might go farther, and try to help the men—to help them, say, on the lines suggested by John Burns, that is, “to think more and to drink less,” and “to be persistent in rising upwards, and not vigilant in sliding downwards,” and “to spend on the improvement of their lot, even on rent for better homes, what is now devoted to beer, betting, and worse.”

We must not excuse ourselves because some of the slummers make their own slums.

“It takes a high-souled man
To move the masses even to a cleaner sty.”

Even the dissolute must have homes. Adapted houses are what they need. The rent would be cheaper than that of newly-built dwellings, and the situation more central and convenient. The Municipality could buy an area of sound houses built for a better-off class who have moved away, for no more than is asked for an area of slums in the same neighbourhood. The cost of converting each floor into a flat would be no greater than the cost of demolishing the slums.

This policy of adapting houses to the needs of the poorest has been tried in a small way by others, and

in the two cases I know of it has been with remarkable success.

Miss Octavia Hill was the first to begin the work, and she showed that the worst kind of slum tenants in London, with a little kindly counsel and instruction from regular lady visitors, could be helped to live clean healthy lives when their tenements had been converted into clean healthy homes.

Very much more has been done in this direction by the Glasgow Workmen's Dwellings Company, which acts in entire harmony with the City Corporation. This body has over a score of blocks of adapted dwellings which were formerly haunts of vice and crime and disease. When it assures itself that slum houses, no matter how dilapidated, have sound external walls, the company buys them and renovates them, introducing new windows, stairways, passages, water-supply and domestic offices. In this way many houses once overrun with vermin, encrusted with filth, and laden with the germs of infectious disease, have been converted into wholesome homes. In some cases the company even goes the length of supplying part of the furniture.

No more rent is charged for these adapted houses than used to be charged for the former hovels. Only those with scanty earnings are catered for.

A large one-room tenement can be had for 2s. a week, and two rooms for 2s. 10½d. The tenants are taught to practise clean habits and live orderly lives. Good behaviour is encouraged by the grant of a bonus equal to two weeks' rent during the holiday season, which nearly all the tenants succeed in earning. Club-rooms are provided in connection with the houses, and these are left largely to the management of the tenants themselves, who elect a committee from their own number for that purpose.

Once begin this scheme of adaptation and you will soon bestir the slum-owners. The Municipality can not only close their deadly dwellings, but can make them pay the expenses of their tenants in moving away into the adapted houses.

This is not idle talk. Your Municipal Council has full power under the Housing Act to do so, and even to furnish the adapted houses if it likes. Why do we persist in carrying out only small portions of the Act, and those generally the least useful and most costly portions? Is it because the Act is divided into parts, and we are incapable of considering more than one part at a time?

We see, then, that much can be done to settle the problem of the poorest by carrying out the adaptation clauses instead of the compensation clauses of the Housing Act. With big towns

ever growing bigger, and cities swelling in size far beyond anything ever known in history, a changed mode of living is affecting all classes. The tendency for more than one family to dwell under the same roof is by no means confined to the poorest. The popularity of flats among the middle classes, and the growing practice among aristocratic families to give up their town houses and take a suite in an hotel, are all signs of the same tendency.

Among working-class families in many American and continental cities, the flat system is well-nigh universal. For instance, Parisians live 83,000 persons to the square mile, and an average of 30 persons per house, while Londoners live 34,000 persons to the square mile, and an average of 8 persons only per house. Yet Paris is less overcrowded than London, because it has adapted itself better to the needs of city life. It has housed its people more on the flat system, so that although it has many more persons per house than London, it still has fewer people per room. How general is the flat system among all classes in Berlin is seen in the fact that not one family in 600 lives in a house of its own.

Do not mistake me. By no means do I think the flat system for any class of persons represents an ideal of home. We are inclined to cling with

some affection to the belief that our laws are made in our cottages, but we cannot imagine any future statesman saying that our laws are made in our flats. But if flats are not ideal homes, neither are modern cities ideal places to live in. As, however, people will live in crowded centres, and as single dwellings are beginning to be divided into tenements on a large scale, it is better that they should be adapted on healthy lines to the new needs of to-day, rather than be allowed to intensify the Empire's heart-disease by drifting undirected into "floor lettings," with all the misery, dirt, indecency, and sickness they so often create.

CHAPTER X

WHY MUNICIPALITIES SHOULD BUILD DWELLINGS

THE adaptation of houses in itself is not enough, because the housing problem is more than the problem of the poorest. All classes, except the fairly well-to-do, are affected by it.

So while the Municipality is adapting old houses in the crowded districts, it must build new houses on the outskirts, or wherever it can find vacant sites. The central sites must be covered by block dwellings, but once you get away from the congested quarters no longer need you be tied to this kind of building. Cottages are wanted. In the smaller towns there is no need at all to erect block dwellings. Nothing but cottages should be the rule. Besides, the cost to the Municipality of building cottages is about 50 per cent. cheaper per room than the cost of building block dwellings, while the maintenance charges are less by 10 per cent.

Hardly anything meets with more opposition than municipal housing schemes. Clearance schemes that cost the public millions and dishouse the poor, are passed easily enough ; but housing schemes that cost the public nothing and increase accommodation, arouse landlords, speculators, traders, lawyers, political economists, and politicians to such a state of hostile excitement, to such dire predictions of demoralising the poor, to such vague, loud pratings about rate-aided rents and subsidies in aid of wages, that I have known companies of workpeople stand bewildered and speechless before it all, looking as guilty as though their claim to be housed was a crime against the rest of mankind.

It is little use, then, talking airily about building municipal houses until we know the kind of opposition we have to meet, and how to meet it.

We are generally told, in the first instance, that we must leave the building of houses to private enterprise. We have done so for years, and what is the result ? Slums. The Municipality has never created slums. It has not been municipal property that has had to be cleared at the cost of ten millions sterling ; it has all been the property of private enterprise. It is not in municipal houses that people die at the rate of 30 and 40 per

1000 ; it is always in the private enterprise houses.

Give us sound reasons why this work should be left to private enterprise. Let us know what this much-vaunted private enterprise is, and what it has done. A Liverpool councillor, in denouncing a municipal housing scheme, because, said he, it threatened to interfere with the legitimate trade of builders, triumphantly proclaimed : " It is private enterprise that has made Liverpool what it is."

But what is Liverpool ? It is a city abounding in cellar dwellings and sickening slums. It is a city to which a Local Government Board inspector says belongs the distinction of being the most unhealthy place for little children in the whole country. It is a city with courts and alleys so foul and fœtid that the medical officer reports it was found impossible to make gifts of window-boxes to the inhabitants, because " flowers and plants were susceptible to the unwholesome surroundings, and would not live." Even the inhabitants themselves, the doctor shows, were being killed off at the rate of 60 per 1000. Evidently they, too, cannot live there.

This is what private enterprise has made of Liverpool ; and when at last the centres of disease

and death it creates becomes a standing menace to the health of the whole city, then it is that the Municipality has to step in to clear away the plague spots at the expense of the rates.

We might not object to leaving the work of building to private enterprise if it would remove the fungi it leaves in its train; but we have a right to protest vigorously against the dumping down in our midst of adulterated death-dealing property that cannot be got rid of under fabulous prices. Let private enterprise remove its own rubbish heaps, we say, and then perchance we shall be less clamorous for municipal houses. So long as private enterprise creates slums, and then expects the Municipality to purchase and demolish them, so long shall we continue to say that private enterprise is failing to carry out the work of housing, so long shall we continue to say that if the Municipality has to interfere to get rid of slums, it must interfere to prevent the making of slums by building houses of its own.

But even slum-abounding Liverpool, the product, we are proudly told, of private enterprise, has been forced to build dwellings on its own account. Forced? Yes, forced in spite of its self-installed god, private enterprise. Hear what Sir Thomas

Hughes told the Parliamentary Committee on Municipal Trading—

We have always been anxious to keep from building operations. We have done our utmost to sell sites ; but we have been compelled, and rightly compelled, to do something in order to carry out what *private enterprise would not undertake*.

Again, consider what private enterprise has done for Glasgow. We will take the record out of the mouth of one of its leading public men. Speaking at a conference in Glasgow in September 1901, Lord Provost Chisholm said—

I am personally a great believer in what is roughly called the law of supply and demand, but I can never acknowledge as a universal principle that this which we call a law can safely be left to settle all transactions and requirements, in all circumstances, and between all classes of people.

As a matter of fact and experience, the unembodied law of supply and demand has built up all our back lanes, has crowded tenants on one stairhead, and would, if a sterner law than itself had not interfered, have perpetuated those narrow lanes and dark closes and sunless rooms which were the scandal of our social condition.

“Leave landlords alone,” says this so-called law, “and enlightened self-interest will teach them to compete with each other as to which can afford the best possible accommodation at the lowest possible price.” The experience of many generations has taught all our great cities that this is not so. The cry of the unhoused—I call that family unhoused which lodges in a house already suffi-

ciently full without them, or which is lodged under conditions and with environments that are a violation of every sense of decency and propriety—I say the cry of the unhoused and the insufficiently housed is one which neither as individual citizens nor as a Municipality, and neither as humanitarians nor as Christians, we can afford to neglect.

Nor is private enterprise responsible only for producing slums. It is responsible for the want of houses alike in town and village. People who tell us to leave the work of building to private enterprise, forget that this is just what we have been doing for generations. And a deplorable plight we find ourselves in to-day in consequence, with country people and town-folk sleeping a dozen to a room, or bereft of shelter altogether, and driven to the workhouse.

Private enterprise alone has failed ignominiously to keep pace with the demand for dwellings. The Municipality must make up the leeway. Certain it is that if public bodies do not help to house the labouring classes in cottages, they will have to house them in the workhouse, infirmary, gaol, or asylum. It is the want of healthy homes, primarily, that does more to fill all these places than anything else. The cost to the rates of housing people in cottages is nothing, but the cost of housing people in the workhouse, asylum, or gaol,

represents about the heaviest of all expenditure that falls upon the rates.

In June 1902 an international housing congress was held at Düsseldorf, in Germany, attended by 400 representative men and women from France, Austria-Hungary, Russia, Finland, Sweden, Norway, Denmark, Holland, Belgium, Germany, the United States, and Great Britain. An account of the congress was contributed to *The Municipal Journal* by Mr. H. R. Aldridge, who was present as secretary of the National Housing Reform Council, which has its headquarters in London. The plea for municipal and State interference was put forward by delegates from all over the world. Dr. Liebricht, of Hanover, declared boldly for large measures of public action for the following reasons :—(1) The common interest of all the members of an organised commonwealth demand that hygienic dwellings should be provided for the poorest ; (2) this condition of affairs cannot be obtained by the self-help of the poorest members of the community ; (3) *the supply of houses of this class erected by private enterprise is not sufficient to meet this need* ; (4) as the various local authorities are not in every case able to take in hand the provision of this class of dwelling, and as the central Government is the only authority which can give

the needed help; therefore (5) the central State administrative departments should take vigorous steps (a) to provide the necessary funds, and (b) to appoint special committees to take action where local authorities are unwilling or unable to act.

We are told, again, that if the Municipality enters the building business, private enterprise will have no chance at all. It has had all the chances in years past, and what has it made of them? Rash speculation, jerry-building, property-sweating, slumdom, and the woeful want of housing accommodation confronting us everywhere. The helpful hand of the Municipality is indispensable; it is wanted to direct and stimulate the work of building houses so as to save us from the unorganised scrambling anarchy of individualism that has made the housing problem what it is to-day, and spread among us the fatal germs of national heart-disease.

The competition of the Municipality, instead of retarding the building of houses by private enterprise, has encouraged it to a remarkable extent. This is just the result wanted, for the local authorities alone, with their many other duties to carry out, could not build for all; but by setting the example, by creating a new standard of house at a cheap rent, and building wherever the need was

urgent, they are, at the same time, stamping out the property-sweater and the jerry-builder, and giving to the good men in the business encouragement to do more and better.

This has been strikingly shown in the new housing schemes of the London County Council. As soon as it decided to build cottages for 8000 people at Tooting, builders began to run up streets of workpeople's houses in the same neighbourhood as fast as they could. Would they have done so had they been afraid of municipal competition? They have openly declared that the presence of the municipal houses in the same area, with the assurance of good means of transit, was the best guarantee they could have that their houses would find ready tenants. The result, then, of the Municipality taking the bold step to house 8000 people on a site where not a soul resided before, is that some 20,000 people will be accommodated in all by the time the scheme is complete.

So, instead of checking private enterprise of the right kind, municipal housing stimulates it. Of course it checks the scamping speculator; but who is going to say that this is not a boon? The well-meaning builders agree that it is not the Municipality but the jobbing speculator that is hindering them. The speculator builds below the lowest

standard, while the Municipality builds above the highest. The honest builders know, therefore, that they can always build a little below the municipal standard, and therefore cheaper, and secure the same rent. One reason they can do that is because they are not tied down by the harsh regulations imposed by Government departments upon municipal housing. It is evident, then, that the more the Municipality builds, creating a good standard and concentrating house building on particular sites, the more private enterprise will build.

In fact, a vigorous policy of building on the part of our Municipal Councils would raise the standard of housing accommodation everywhere in a few years. This has already been done in one direction. Nothing is more remarkable than the change wrought in the common lodging-houses of the country by municipal building. Before the municipal lodging-house came into vogue there were no places viler, unhealthier, or more dangerous than the general run of common lodging-houses in our crowded cities.

Private enterprise, left alone and undirected, was responsible for this old thieves'-kitchen order, just as it is responsible for the slum tenements of to-day ; but once municipal lodging-houses be-

came established all over the country in centres like Glasgow, Manchester, London, Southampton, and Huddersfield, all healthy, wholesome, commodious, convenient, and just as cheap as the old dens of iniquity, then a change came over the other kind. Old ones were improved and nearly all new ones were built upon the pattern of the municipal institution. In London the Rowton Houses grew rapidly and spread to the provinces. In Glasgow, where some seven or eight municipal lodging-houses have been provided, private enterprise has been stimulated in the same direction.

In that city it has been found that cheap, healthy lodging-houses on the same plan as the Corporation's represent a sound investment. The owners now compete among each other to keep up to the municipal standard, while scores of new investors have entered the business. At first the owners talked, just as property owners talk to-day, about the iniquity of allowing the Municipality to compete with them, about the impossibility of providing anything better than the old wretched cubicles and stuffy kitchens. It was not until the Glasgow Corporation set them new standards that they really learnt how to make the most of their own business.

To-day doss-houses are becoming like palaces.

Look at the Rowton Houses—poor men's hotels, as they are often called—and you will see there what private enterprise will do under the stimulus of public enterprise. There would have been no Rowton Houses had there not first been municipal lodging-houses. Nor will there ever be decent dwelling-houses for the great mass of the people until our Municipal Councils set the example, and create the standard by building on their own account.

It is no use wandering round the subject and missing this essential point, as Mr. Charles Booth does in his pamphlet on the housing difficulties of London. Mr. Booth's panacea is improved locomotion, whereas that, as we shall see later, is only part of the way towards the light. Says Mr. Booth—

The pressure on housing in London springs from three or four causes. The first two are the natural increase of population, coupled with influx from other places; a third is the need of space for buildings other than dwelling-houses, and for the widening of railway lines or of streets; while the fourth follows the requirements of a higher standard of life and health, which forbids overcrowding or the occupation of cellars as dwellings.

One might as well say that a farmer has an orchard which suffers from three causes—cattle

stray into it, boys rob it, labourers cut down the trees. Here truly enough are the reasons the orchard presents such a bedraggled appearance; but is there not another reason—the essential one—namely, that the farmer himself neglects his orchard?

We are always tinkering with the housing question in this way. The problem will never be solved by toy schemes. The London County Council has learnt this lesson, and has therefore launched out into bold schemes of building, under which people by the tens of thousands will be provided with dwellings north, south, east, and west of London. The scheme for the north alone will supply cottages for 42,000 people.

Observe, too, that while there are still those left who denounce the Council's enterprise, the strongest words of encouragement come from the Throne. Addressing a deputation from the County Council that presented an address of congratulation on his accession, the King said—

In the discharge of your onerous duties, which closely concern the welfare of millions of my people, I am confident that you will not slacken in the efforts which you have made and are making for dealing satisfactorily with the many difficult questions which await your consideration, and especially with that of the proper housing of the

working classes, which is one in which I have always felt the deepest personal interest.

What is more, the County Council has proved that its building schemes are paying their way. The accounts for the year ended March 1902 show a surplus on the year's working of £4743. The total gross income was £58,058, 15s. 6d., of which £53,315, 14s. 4d. were absorbed by the outgoings, leaving the balance for relieving the rates of London.

Of course this supplies a telling answer to the enemies of municipal housing, but it is not fair to the tenants that their rents should relieve other people's rates in this way. It is seen to be all the more unfair when we consider that the outgoings include central office charges, the cost of local supervision and collection of rents, rates, taxes, lighting, water, insurance, stores, and incidentals, an amount set aside for the cost of repairs and renewals, together with interest and sinking fund charges in respect of the money borrowed for building the dwellings and buying the land.

The figures are mentioned here, however, to show that, when the Municipality does build, it can make a profit. If you would know more about this much-debated question as to whether

municipal undertakings involve risk to the ratepayer, read the convincing little book by Mr. R. B. Suthers, *Does Municipal Management Pay?* The gains to the ratepayers arising from public services as set out in Mr. Suthers' pages, are likely to reassure the timid who question whether the Municipality should launch out into large schemes of housing.

All we claim is that the Municipality should build under Part III., instead of squandering millions on the quack medicines represented by Parts I. and II. and certain local Acts.

In Ireland since 1883 the local authorities have erected nearly 11,000 cottages for the labouring classes, letting them for the most part at weekly rents of one shilling, and in some cases less. Although the return is not equal to the outlay, the Assistant Commissioners for Ireland to the Labour Commission unanimously agree as to the good effect produced by the new homes, and the marked change they have wrought on the distressful state of things existing before.

Here in England, however, we ask for no such cheap rents. It is not charity rents, but fair rents, that we demand for our homeless multitudes; and everybody, observe, is *homeless* who

is living in an unhealthy hovel, or overcrowded regardless of decency. But let us be clear about municipal rents. At present there is much confusion and error on the subject, as we shall see in the next chapter.

CHAPTER XI

THE DEBT WE OWE TO MUNICIPAL TENANTS

OF all the arguments used against municipal housing, to say that it demoralises the poor is the most unreasonable and the worst. In fact, it is not an argument, it is an insult.

The demoralising effects are said to consist in the paying for houses for the few out of the rates paid for by all. We are told we are taxing the whole of the working classes in order that a few of their number may live in municipal houses superior to other kinds. It is said we are creating a privileged class.

So we are ; but the privileged class is not the class living in municipal houses, as our opponents would have us believe, but the class living outside municipal houses. This outside class is privileged because the tenants of municipal cottages are buying valuable property for them that will relieve their rates.

We need to be clear on this subject, because a good deal of unsound political economy is talked about it by men who ought to know better. As a general rule, the rents of municipal houses, whether block dwellings or cottages, meet all the expenses. That is to say, the rent pays for management, repairs, insurance, rates; it also provides a margin as loss against empties and other contingencies; and, further, it pays the interest on the money borrowed to build the houses and to buy the site, and provides a sinking fund to wipe off the loan within a given number of years.

Can you wonder that occasionally the rent fails to meet fully the whole of these multitudinous charges? The consequence is that at the end of the year the small deficit, seldom more than a few shillings per house, has to be charged to the general rates.

Then the opponents of municipal housing get their opportunity. It is an inspiration to hear them! "Subsidised houses"; "rate-aided rents"; "another form of out-relief"; "a grant in aid of wages"—these are but a few of their favourite phrases. They would all be very uncharitable, even though they embodied a truth; but as they don't, they must only be regarded as

amusing instances of ignorance, or as specimens of what Mr. Balfour calls "inaccurate thinking."

The most flagrant case on record is supplied by the Birmingham Corporation. There never was an instance wherein a Municipality was so completely hoodwinked by one of its own committees which sided with property-owners as against the people.

The Corporation in the early part of 1902 instructed its Housing Committee to prepare the details of a scheme for municipal dwellings. Instead of doing what it was told, the Committee condemned the scheme which the Corporation had previously adopted in principle, and presented a report in favour of leaving the work of providing dwellings in the city wholly to private enterprise.

The Committee said nothing about this work having been left to private enterprise for generations past, with the result that Birmingham to-day has more slum courts in its midst than any other city in the United Kingdom. It said nothing about the fact that when the Sanitary Congress met in Birmingham two or three years ago, the President, although the guest of the Corporation, felt it to be his duty to point out that during the last five years, while the death-rate had been reduced by more than 3 per thousand in

towns like Manchester, Preston, Oldham, Halifax, Cardiff, and Huddersfield, it had remained practically at a standstill in Birmingham, so that its mortality rate then stood among the highest in the land.

What the Committee did say was that, if the Corporation were to build dwellings, "the majority of the working-men of Birmingham would be taxed in order to provide cheap houses for favoured tenants—a *form of relief* which is neither desired nor appreciated by the independent working-man."

What the independent working-man thought of this insult was shown by the petition signed by 5000 workmen of Birmingham, which was presented to the Corporation at the same time as the Committee's report, pleading that immediate steps should be taken to erect municipal houses at reasonable rents.

Obviously a Committee that had not got beyond the claptrap of the hustings, which courts favour with the crowd by lauding its independence—independence to live in slums instead of in homes, and to turn to the workhouse for want of a dwelling-house—would be found advocating the old quakeries. It declared its opinion "that enormous improvements in the sanitary

condition of the slums of Birmingham can be effected by a just and vigorous exercise of the powers under Part II. of the Housing of the Working Classes Act."

It does not seem to have occurred to the Committee, which did not hesitate to insult municipal tenants, to point out the truth that by dealing with slums under Part II. "the majority of the working-men of Birmingham would be taxed in order to compensate favoured slum-owners—a form of relief which is neither desired nor appreciated by the independent working-man."

No; the Committee did not point that out, for an obvious reason. It states in its report that—

The guiding principle of the Committee in its operations has been to work with the property-owners, with the result that not only the tenants, but also the landlords, have been benefited by its action.

That is just the ground of the whole of our complaint. It touches the weak spot in all housing legislation and administration. Why *should* the housing of the working classes be considered from the standpoint of a benefit to the slum-owning classes? If this kind of thing continues, we shall soon we asked to consider the

manufacture of sugar-tongs in relation to the fitness of football players, or the supply of tinned salmon in relation to the ventilation of coal mines.

Let us examine a few further specimens of the same kind of "inaccurate thinking." The Hon. W. Peel, M.P., who sits on the London County Council, accused that body at its meeting on April 2, 1901, of "offering *out-door relief* to London workmen." Why? Because the Council decided that day, in respect to the great housing scheme at Tottenham, under which municipal cottages for 42,000 people are being provided, that certain preliminary expenses of laying out the estate should not be put upon the cottage rents. The Finance Committee, which is mercilessly severe in analysing the housing accounts, showed that once this great scheme was completed it would be self-supporting and leave a small surplus. Mr. Peel's out-door relief, therefore, consists of these preliminary expenses in developing the estate.

Another specimen. On January 15, 1902, a letter appeared in the *Staffordshire Chronicle*, signed Lionel Lambert, who is one of the clergy at the Parish Church, Stafford. In that letter the writer said the cottages erected by the Stafford

Corporation, on which a small deficit had to be paid out of the rates, had thereby

been converted into *almshouses*, not for the aged and infirm, but for able-bodied men and women, thus encouraging that very spirit of dependence upon charitable relief at the expense of the ratepayers which is already undermining and sapping all the energy and manliness of so large a number of the inhabitants of the town.

For a further specimen of the same kind of "inaccurate thinking," turn to a paper on the housing problem read before the British Association in 1901 by Professor Smart, who is professor of political economy in the University of Glasgow. Here is an extract—

What class are you going to house? Are you going to house the poor or the working classes? If the answer was the poor, let it be recognised that it was *poor relief* in one of its forms. . . . If, however, the answer was that they were going to house the working classes—that was, a section of the working classes—at cost, it ought to be as clearly understood that it was a *subsidy* to that section. *It was paying part of their wages.*

In these instances we find a University professor describing municipal housing as poor relief and as a grant in aid of wages, a clergyman calling municipal cottages almshouses, and a peer's son, who sits in Parliament, accusing the London County Council of offering out-door relief to

workmen by helping them to get a roof over their heads.

One could get very angry at such ignoble charges were it not that one feels those who make them know no better, and are therefore to be pitied. When you hear the little *gamins* of the street pouring out language to each other that well-nigh turns the blood cold, you feel they are not to blame, and don't even know what they are saying. So when you hear these men of culture, so called, hold forth in this wise, you feel it is not they but their biassed training that is at fault, and that they too, like the gutter lads, don't really know what they are saying.

If the working classes, upon whom the "cultured" classes heap these insults, were to retaliate in the same strain, what would be easier? But they at least know better. Their manners in this respect are better than those of many people set in authority over them. Else might they say of University professors in colleges, whose income largely comes from charities and endowments, that they are receiving subsidised wages, as in reality they are. Else might they say of parsons, who under a State-aided Church pay no rent for their vicarages, that they in reality are living in almshouses. Else might they say of peers'

sons, who sit in the House of Commons, that their fathers are in receipt of a pension from the State, and that a State pension, as Ruskin shows, is only another form of out-relief.

If the working classes were to say these things of their accusers, it would no doubt be counted vulgar on their part, but at least they would be saying what was true; but when these men of culture levy their base charges against the working classes, they are not only showing their vulgarity, but are saying things which are not true.

Apply the term out-relief to municipal houses if you like, but let our professor of political economy, our parson, and our peer's son first of all make sure who is receiving the relief. It is they and not the tenants who are pauperised (they must blame themselves for their own phrases) by municipal houses. It is their rates which are being relieved by the municipal house rents, and not the municipal house rents which are being relieved by their rates.

Since appearing before the British Association, Professor Smart has published a pamphlet on *The Housing Question and the Municipality*. Herein he says: "There is no use crying for or against the Municipality doing this or that until

we know clearly who pays and who may have to pay."

Quite so ; and as it is clear from what the professor further states that he does not know who pay for municipal houses, let us enlighten him.

The tenants pay. They are buying these houses through their rents. At the end of a given number of years—which hitherto has been forty in the provinces and sixty in London—their rents will have bought the property outright, and paid for all repairs, rates, and establishment charges into the bargain.

Municipal cottages are built so well that in every case they are estimated to stand habitable for 100 years and more. Let us take 100 years as the average, merely remarking in passing that a well-known architect has guaranteed that some of the municipal houses erected by him will stand for at least 200 years ; and, further, let us take fifty years as the average period for repaying the loan. This means that the tenants pay for the houses in half the time they will last.

Having purchased them, do the houses become theirs, as in common fairness they ought ? No ; they remain in the hands of the Municipality, which continues drawing the rents just the same for the remaining fifty years, with this difference :

instead of having to set aside most of the rent for interest and capital, the Municipality is now able to hand over the amount in relief of the rates of the entire community.

Of course this is not a fair arrangement at all. If the tenants had entered into a scheme of a building society or co-operative society the houses would have become their own when the loan had been repaid, and they would thus have secured a valuable asset for their old age or for their children. But under municipal schemes they buy valuable property not for themselves or their offspring, but for the whole community, including parsons, peers' sons, and professors of political economy, who show their gratitude by reviling their benefactors.

Let us leave these unpractical men with their obsolete theories, their inaccurate thinking, and rash statements, and consider the sounder opinions of Mr. Ritchie, who is frequently described as the best business man in the Cabinet. Speaking recently at the United Club, this Minister said—

In his opinion, the principle of repayment in sixty years, so far as the expenditure of local authorities generally was concerned, was a right one; but he thought that in regard to the housing of the working classes the matter was totally different. The principle he advocated was that there should be no demand on the rates, and

that the rents should be such as to return the interest which the local authority had to pay. If that were accepted, what was the position? The position was that if they had only sixty years to re-pay, as Parliament had laid down, and the dwellings in sixty years were by no means worn out, but were good for another forty years—*then the working-man who had to pay the rent now would be making a present to posterity.*

Again, the Comptroller of the London County Council, in a recent report on the financial bearings of the municipal housing schemes, emphasised the fact that “the ratepayers of sixty years hence will come into possession of an unencumbered freehold property yielding a large profit income.”

The municipal tenants do more than buy the houses; they buy the sites as well, all within the same average period of fifty years. Therefore, although the houses may have to be pulled down at the end of one hundred years, thus ceasing to benefit the rates any longer, the land remains a permanent asset, and in nine cases out of ten its value will have gone up greatly.

Is it not, then, the meanest of insults and the flimsiest of falsehoods, revealing gross ignorance of the elementary principles of municipal housing, to accuse the tenants in the manner of these three men?

Ah, but, they might say, we refer to those

houses where the rents do not meet the whole charges and the deficit has to be made up every year out of the rates. But even in these cases the insult and the falsehood remain. For you more than make up your deficit at the end of the repayment period. If an account be kept of the small sums that have been paid from year to year to meet the deficit, surely it would be easy enough, when the repayment period is up, to credit the amount against the dwellings instead of immediately handing over the rent to relieve the rates. A few more years would suffice to wipe out the little debt, if debt it should be called, and then for the rest of the time the houses remained in occupation the rents would go towards reducing the rates.

But why should municipal tenants relieve other people's rates at all, even for a single year? Why should they be made to buy property for the whole community? To saddle the tenants with the cost of the house and land is manifestly unjust, seeing that you refuse to give them what they have bought. It is as unjust as it would be to charge the cost of the town hall only to the municipal officers and those members of the public who occasionally hire it. The town hall is the property of the whole body of citizens ;

it is paid for by them all, not merely by those who use it. Municipal houses are also the property of the whole of the citizens, a valuable property that promises, when the repayment period is covered, to bring considerable relief to the rates; and therefore to charge the whole cost only to the people who make use of them is offering a subsidy to the great mass of people who do not live in municipal houses.

You do not need to be told that if people make use of the town hall for meetings or social gatherings they must pay a rent; but that rent is not fixed on a scale that covers the cost of the building and the land. In other words, they are not charged a purchase rent, but a hire rent. And we say it is grossly unfair and economically unsound to make the tenants of municipal cottages pay a purchase rent. I for my part object to have my rates relieved at the expense of the tenants of municipal houses. They are poorer than I am, and I resent their having to purchase out of their own pockets property and land for me and my neighbours and those who will come after us. Let the whole body of citizens, acting as a Municipality, pay for their own property, and then they can let it at a hire rent cheaply, instead of at a purchase rent dearly.

CHAPTER XII

GRANTS IN AID OF RICH MEN'S WAGES

IT was because the principle of the hire rent as against the purchase rent was adopted by the Stafford Municipality that our uncharitable clergyman cast his slur upon the municipal tenants. The Borough Accountant of Stafford, in a masterly report on the housing of the working classes, stated—

If the poor workman be called upon to pay as rent a sum which will suffice not only to keep his dwelling in repair and pay the interest upon its cost, but also to purchase it within a period of thirty years, *he will be made to benefit the whole community to the extent of the purchase money.*

The Accountant also stated that at the end of the repayment period the Corporation would be possessed of a property "the value of which, if the prosperity of the town continues to advance, should not be materially less than its cost."

Before finally deciding the matter the Corporation appealed to the Town Clerk, and he gave his opinion, in a written memorandum, that the tenants should not be called upon to pay the sinking fund.

Both the Town Clerk and the Borough Accountant of Stafford are men of eminence in the municipal world, and yet here we find that they do not hesitate to lend the weight of their official positions to the statement that municipal tenants ought not to pay a purchase rent.

The Corporation acted on the advice of their officers, in spite of the bitter opposition of property-owners both inside and outside the Town Council.

They refused to charge the sinking fund to the tenants. They built good, commodious cottages, on the principle "that for the physical welfare of the occupants the living rooms should be well provided with air space, and that on moral grounds the houses should contain not less than three bedrooms." Then they passed a resolution, by twenty-five votes against five, which ought to be in the hands of every housing reformer and every member of a Municipal Council in the country, declaring—

That the rental to be charged for the said dwellings shall not exceed 4s. each per week, to include rates and water rent.

That any sum required in excess of the rental for interest on loan and the provision of a sinking fund be provided out of the rates.

This is excellent. It opens out a new page in the history of municipal housing. Other Municipalities must be urged to do likewise. Cottages with three bedrooms in a fair-sized town rented at no more than 4s. per week represent the cheapest municipal dwellings in the country.

After all, this is only a fair rent. No family whose income does not exceed £2 a week ought to be compelled to pay more than 4s. in rent; for one-tenth of one's income is quite enough to be spent on the hire of any house.

Far too much of a workman's wage is swallowed up by rent, and if we are to look to the Municipality to help us to get more and better dwellings, we must demand at the same time that the dwellings be cheaper. There are three ways by which municipal houses may be made cheaper—by new systems of building, by Parliament granting new powers, and by the Municipality charging part of the cost of the property to the whole community for whom it is bought, as in the case of Stafford.

The last named seems to be the best way. If Parliament will not let the site be counted as a permanent asset, nor extend the time for paying back the loan on the house to as many years as the house is expected to be habitable, then the Municipality should place a portion of the charges on the rates.

At any rate, the Municipality has no right to make one section of the ratepayers—those who live in municipal houses—bear the whole cost of property that is bound to be of value to the whole community. It is open to question whether the practice is not illegal. The Housing Act does not demand it. The practice has grown up under timid administration that has allowed itself to be bullied on the one hand by the land and property interests, and to be taunted and frightened on the other hand by the irresponsible and foolish utterances of thoughtless people who talk about demoralising the very class that is paying rates for them.

The Housing Act says nothing about the tenants buying municipal houses, and it is impossible to read into any of its clauses anything approaching such an un-English proposal. It simply says, in regard to houses built under Part III., that “the local authority may make *reasonable charges* for tenancy or occupation.”

But to make the tenants buy the houses for the rest of the community is not "reasonable"; it is outrageous. Again, the Act declares that "all expenses incurred by a local authority in the execution of Part III. shall be defrayed as part of the execution of the Public Health Acts." That means out of the rates.

An exception is made in the case of London, which for some unexplained reason has to meet the expenses "out of the Dwelling House Improvement Fund under Part I. of the Act." If we turn up Part I. we find that "the moneys required in the first instance to establish such fund, and any deficiency for the purposes of Part I. from time to time appearing in such fund by reason of the excess of expenditure over receipts, *shall be supplied out of the local rates*, or out of moneys borrowed in pursuance of this Act."

It really comes to the same thing after all. All the local authorities are empowered to charge part of the cost to the rates. There is no provision anywhere in the Act about making the rents cover all the expenses. The only thing bearing on the subject is in Part I., where in section 24 it says: "Care shall be taken that, *as far as may be practicable*, all expenditure shall ultimately be defrayed out of the property dealt with under this part of

the Act." But this provision, you see, is strictly confined to Part I. of the Act (one of our quack medicines), with which we hope the local authorities will have nothing more to do, and even here the saving clause "as far as may be practicable" renders it optional.

So far as houses erected under Part III. are concerned, it is clear enough that the purchase charges, or portions of them, can be placed on the rates. It is enough to charge the tenants a hire rent. And when the opponents of this policy throw out their charges about the iniquity of paying rents out of rates, remind them of Mr. Balfour's statement about "inaccurate thinking." Show them how municipal tenants are paying their rates. Ask them why they do not apply their strictures to those slumlords and landlords who have taken nearly ten millions sterling from the rates for property unfit to live in.

These are the people who have really been subsidised out of the rates. Why don't we hear of the amount of *their* out-relief or of the sums paid to them in aid of *their* wages. This is demoralisation indeed, for it puts a premium on slum property, and encourages others to become slum-owners and the slayers of mankind for the sake of possible compensation.

Let us own at once that certain housing schemes do demoralise ; but it is the rich and not the poor who are demoralised by them. What is more, the poor have to assist in this work of demoralisation by contributing part of their rates towards the purchase of unhealthy property that is of no use and has to be pulled down. When, however, the rich contribute towards purchasing new municipal houses, it is not unhealthy useless property that is being bought, but property of great value that promises to relieve the rates considerably.

A nice thing it is, indeed, to hear property-owners, who have pocketed thousands from the public purse, denouncing the building of municipal houses and holding forth about the iniquity of "paying rents out of rates." The fact is, the poor man is paying other people's rates in more ways than the one I have shown. Why do not our professor of political economy, our peer's son, and our parson accuse the big landowners of the country of receiving subsidies from the rates ? They are subsidised to the extent of hundreds of thousands of pounds under the Agricultural Rating Relief Act. This Act relieves the rural districts of half their rates at the expense of the general community. For instance, London pays £375,000 a year under the

Act, and only receives £931 back. One might not object if the country labourer benefited and was able to live a better life in a healthier home ; but it is the landowner, not the land-tiller, who reaps the advantage.

The Act operates in such a way that the working people of crowded towns, where rates are always highest, have to make heavy contributions to the rich and titled landowners of country districts, where rates are always lowest. The mechanic of Poplar who pays 7s 6d. in rates and the ironworker of Middlesbrough who pays 8s. 1d., have in addition to contribute towards reducing the rates by one-half of members of the House of Lords in respect to their agricultural land, who, if they got no relief at all, would still only be paying in rates half of what these workmen pay.

Under the Act Lord Rothschild receives "out-relief" to the extent of £24, 10s. a year in respect to his land at Tring alone ; Lord Rosebery is "subsidised" to the extent of £43, 7s. in respect to his Mentmore and Grafton estates ; while Lord Brownlow receives "a grant in aid of wages" amounting to £57 a year on his Berkhamstead estate. These are small sums for peers, but they are mighty sums for workpeople who have to help to pay them. What an outcry were it suggested

that Lord Rothschild should pay half the rates of working people !

How much Lord Salisbury receives under the Act only he or his agent can say, but in respect to a small piece of land in the borough of Hertford he gets about £5 a year returned out of the rates it bears. In the same borough the Marquis Townshend owns a smaller portion of land, on which about £3 a year is returned out of the rates.

If these be your "distressed landlords" whom the Act was to help, give them "relief" by all means, but in Heaven's name at the same time give the poor man a chance as well. Poor heavy-burdened, patient plodding creature, he pays up handsomely to relieve the "distress" of Lords Salisbury and Rosebery ; he has paid the greater part of the ten millions spent on town slums to the enrichment of property-owners and landlords ; he buys through his rent the few municipal houses grudgingly put up to prevent his having to sleep in the workhouse ; he then presents the houses as a free gift to the whole community to relieve their rates for about half a century, and hands over the freehold site that will be valuable for all time ; and in return for all his good gifts he is told by the very people he is benefitting that he himself is being pauperised.

All this one can understand well enough—all the insults heaped upon him by men of culture and the burdens thrust upon him by men of power,—but what one cannot understand, and never has been able to understand, is why he endures it all so uncomplainingly.

CHAPTER XIII

WORKHOUSE OR DWELLING HOUSE : WHICH IS IT TO BE ?

IF anything further were needed to prove that the ratepayers gain everything and lose nothing by Part III. of the Housing Act, and lose everything and gain nothing by the Parts that stand for little better than quack medicines, it is supplied by this experience. When a slum area is cleared under Part I., and the site is made ready for rebuilding, the value of the land has to be reduced to about one-fifth of what was paid for it before working-class dwellings can be erected upon it. In other words, after the ratepayers have spent thousands of pounds on the worthless slums, and born the cost of razing them to the ground, they find that the price they pay for the land is generally five times more than they can get for it in the open market if they impose the condition that the site be used only for working-class dwellings.

You have to pay what is called "the full commercial value" for the land—that is, the amount it would fetch if covered with offices, factories, and warehouses—but, afterwards, you are only allowed to regard it for the purpose of rehousing as being equal in value to about one-fifth of what you gave for it.

For instance, two areas cleared by the London County Council cost £240,000, and had they been sold for commercial purposes they would doubtless have realised that sum, but as housing sites the value had to be reduced to £50,000. The difference, of course, is paid by our misguided friend the ratepayer. As a further instance, the land acquired under the Whitecross Street Scheme in Finsbury was estimated to be worth 1s. 2d. per square foot for commercial purposes, whereas the local authority was obliged to sell to private builders for rehousing purposes at 20 years' purchase at a rent of 3d. per foot.

Of course, all this only emphasises the folly of dealing with insanitary areas under the Housing Act at the people's expense, instead of under the Public Health Act at the owner's expense.

One does not object to the Municipality reducing the value of sites when it builds dwellings of its own, because the land is a permanent asset ever growing in value. In fact, we have been

pleading all along that the land should not be regarded as a charge upon the tenants' rents at all. If the Municipality retains the land it holds a valuable property for the whole community, and has no more a right morally to charge the whole cost of it to the municipal tenants than it has a right morally to charge the whole cost to the tenants of mansions. Our objection comes in where it sells land that has been cleared of slums to private builders.

Speculative builders and dwelling companies are very fond of deriding municipal housing schemes, but they fail to see they are in a similar position to the objecting private individuals who complain against a system that is helping to pay their rates. The builders and dwelling companies are subsidised out of the rates whenever they buy these under-valued sites from the Municipality. Surely when they get land at one-fifth of the sum the citizens pay for it, they are being subsidised to the extent of four-fifths.

In this way London and Glasgow have subsidised builders to the extent of tens of thousands of pounds. The Metropolitan Board of Works, which gave two and a half millions of public money to slumlords and landlords, never built any dwellings itself, but sold all its slum-cleared

sites to others at one-fifth of the sum that it paid for them. The Portsmouth Corporation in 1894 carried out a clearance scheme, and although it had paid £4000 for the land, it sold it to builders for housing purposes for £640 only.

Does the Municipality receive the same generous treatment from landlords when it purchases cleared sites for housing? Never; it has always to pay the full market value. Recently the London County Council, being hard pressed, purchased land for housing purposes from the Duke of Bedford for about £118,000, the full commercial value, but the housing value of the land was estimated by the Council at no more than £18,000, that is, one-sixth of the sum they were compelled to pay for it.

Altogether the London County Council has spent £787,000 on land which has had to be reduced in value to £162,000 for housing purposes. The difference of £625,000 has had to be met out of the rates; but Lord Carrington, a member of the Council's Housing Committee, has a scheme whereby the amount would be paid wholly by the ground landlords. In an interview in the *Daily News* for June 30, 1902, Lord Carrington declares that the difference between the commercial value and the housing value of a site

should be met by a special housing rate levied on land values. Asked why he would confine the tax to ground-owners only, he replied—

Because, although the erection of healthy dwellings is a benefit to the whole community, as tending to diminish disease and promote a race healthy in moral as well as physical tone, yet the chief thing which prevents their being erected in London is the rapid increase in the value of land. This being so, it seems only fair that those who chiefly benefit by this increase should bear the greater part of the burden of remedying the evils arising from it.

You will find that this practice of subsidising builders by writing down the value of housing sites, like the practice of subsidising slum-owners and landlords under the compensation policy, always meets with the good favour of the enemies of municipal housing. One of these enemies is Lord Avebury, who, as president of the Royal Statistical Society in 1901, told that body that he did not object to the Municipality clearing away slums, "but when once the site had been cleared, in his judgment the best course was to leave the covering of the ground to private action."

This means that our poor deluded friend the ratepayer may buy slum property at its full value for the pleasure of pulling it down; may also buy the land at its full commercial value,

and then sell it to builders or dwelling companies at one-fifth of the price paid for it. And the worst of it is, that our poor deluded friend believes in all these spendthrift platitudes, because they are uttered by men in high places in such a dogmatising manner that our friend imagines there can be no contradiction.

Fortunately, they are not all alike. Sir Henry Burdett, on the same occasion, both condemned the landlords and extolled the Municipality, pleading for a wider application of the principle of municipal housing to meet the housing distress of the people. He said—

A cause of misery among the poorer workers of London was the action of the ground landlords. These were people who, he supposed, must be regarded as capitalists in the ordinary sense. He failed to see why a man who had had left to him land which, from its site and through no effort of his own, had an inflated value, should not be made to live up to the responsibilities of his property.

The landlords arbitrarily turned out the population of the humbler dwellings on their estates in order that they might clear the sites and put up more expensive premises which they could let at higher rentals to their own profit. If Parliament demanded that a great corporation like a railway, which ministered to the needs of a large class of the population by building a big station, had to provide elsewhere suitable accommodation for the humbler people whom it displaced, the same thing should apply to the ground landlords.

No doubt Sir Henry Burdett had in mind the case of his neighbour, Earl Cadogan, who has displaced from his extensive estates in Chelsea thousands of workpeople, who for the most part have in consequence been forced to live farther from their work.

Before sitting down, Sir Henry Burdett further told the members of the Royal Statistical Society something which, if they would investigate in detail, would earn them far more honour and prove of far greater service to the nation than whole volumes of their ordinary proceedings. He said—

It was recognised that bad and insanitary dwellings and overcrowding meant a criminal population, and as rate-payers and taxpayers they would prefer to spend their money in adequate housing rather than in providing increasing means for the repression of crime and in building industrial schools for those who were after all the product of our own neglect of our duties as citizens.

You have got to provide houses of some kind, and the question is, what kind are they to be? Are they to be workhouses, or prison-houses, or reformatory-houses, or asylum-houses? Or are they to be houses wherein working people can make their homes, living in them useful healthy lives, saving the nation the heavy cost of keeping them in the other places, and helping the Empire to get rid of its heart-disease?

We look in vain to Royal Statistical Societies to show us the all-important difference to the nation between keeping a family in a workhouse and a dwelling-house. For light on this all-important question we have to turn to Mr. W. Crooks, the Labour Mayor of Poplar. We all know that overcrowding drives people to the workhouse, but it has been left to Mr. Crooks to show how heavily we pay for such a deplorable state of things.

For many years a Poor Law Guardian, a County Councillor, and a member of the Metropolitan Asylums Board, Mr. Crooks does not speak without chapter and verse for all he says, while his practical experience of the lives of the working classes and the struggling poor in itself entitles him to a hearing. The paper he read before the Central Poor Law Conference in 1900, on "Pauperism and Overcrowding," may well set people thinking. The substance of Mr. Crooks' case is, that while the local authorities are not allowed to meet the housing needs of the poorest people because of the cost, the ratepayers are really paying three or four times more in maintaining them in workhouses, infirmaries, and asylums.

There never was a better example of the penny-wise - and - pound - foolish principle. The local

authorities and the Government hesitate to house poor people out of the rates, so that the unfortunate folk drift down to the workhouse and asylum, where they cost the rates hundreds of thousands of pounds. In London alone Mr. Crooks estimates, from carefully compiled returns, that overcrowding among the poor is responsible for an additional expenditure under the Poor Law of no less a sum than £134,000.

This figure refers to the cost of maintenance only, and takes no account of the enormous expenditure in providing and administering the large institutions to which so many of the overcrowded poor are finally driven. Here is work for the Royal Statistical Society. It would be useful to get at the actual cost of new workhouses, infirmaries, and asylums, for which overcrowded families are in a large measure responsible. We should then see what the housing problem really meant. Public bodies who refuse to build a few tiny cottages for the overcrowded, are yet compelled to build palatial institutions for the overcrowded when they can stand the stress of life outside no longer.

As regards pauper lunatics, Mr. Crooks quotes the last return as showing that the ratio per thousand inhabitants in London varies from

1·9 in the healthy districts to 10·1 in the overcrowded quarters. These additional numbers, brought about by overcrowding, not only cost £70,000 a year to maintain, but necessitate the expenditure of £500,000 on a new asylum.

So we see that housing accommodation has to be provided one way or another. The question is, which way is it to be? It is certainly cheaper to build cottages than workhouses and asylums. It is better for all concerned as well; for once in the workhouse or asylum, there is little hope for men or women. Keep a roof over their heads outside, and you preserve their self-respect maybe for life.

CHAPTER XIV

THE CASE FOR FAIR RENT COURTS

No people in the country pay such high rents as the working classes. The proportion of their weekly wages that goes in rent is greater than the proportion paid by any other class. If work-people would only wake up they would see this for themselves, and demand the why and wherefore, and never rest again until they placed themselves on the same ground as richer rent-payers. They have yet to learn that they are mulcted in rent of a good part of the sum which other classes can spend on better food and better clothes and more opportunities for securing the well-being of their families.

Nor does the higher rent they pay give them better houses. On the contrary, it nearly always happens that the more vile and crowded a district becomes the more must the inhabitants pay in rent. A house in the working-class quarters

of a city, with a family or more on each floor, situated in a dark street miles away from parks or gardens, fetches more in rent than a villa house the same size in the suburbs of the same city having its gardens front and back, and the public parks or the open country close at hand.

An illustration was laid before Parliament in the spring of 1902 by the member for Camborne. He said—

People who, like himself, lived in good homes actually paid less per room than those who lived in the slums. He had lived on Clapham Common in a comfortable, pleasantly situated house, with good air and a garden, and he found he was paying less per room for his house than was being paid per room by the inhabitants of another area in London with which he was acquainted, where 57 per cent. of the population lived in chronic poverty. It was the same in regard to the house in which he now lived in Grosvenor Road, facing the river. When the cubic space was considered, the rent he paid was only one-half of what was paid in the other area to which he referred.

Why is it the case that workpeople have to pay the highest rents in the country? Why does the class that is least able to pay have to pay most? It is because of the want of more houses.

Many people tell us that high rents cause overcrowding, but the truth is it is overcrowding

that causes high rents. When sufficient houses cannot be had, and people are clamouring for shelter and herding together in an unhallowed manner, you can wring from them whatsoever rent you like. Just as in a bread famine you get famine prices, so in a house famine you get famine rents.

Overcrowding on a large scale always means that the supply of houses is insufficient, and it is no more due to high rents than the scarcity of diamonds is due to their high price. It is the high price of diamonds that is due to their scarcity. If they were more plentiful they would be cheaper. In the same way the high price of houses is due to *their* scarcity, and if they, too, were more plentiful they would be cheaper. Instead of high rents being the cause of overcrowding, high rents do not commence until overcrowding has set in.

Once it does set in, once the pinch of house famine begins to be felt, there is then no limit to rent. I have known the rents of poor people's houses creep up until they were doubled in six months. I have known them to be doubled at one bound. It is a mystery how they manage to scrape together the extra money, and often enough it can only be done at the sacrifice of

some part of the family's food and clothing, which at the best are scanty enough in all conscience. When with all their striving and saving they still find the high rent beyond their reach, out they must go, as there are plenty of other people suffering from house famine who are ready enough to pay the higher rental. Out they must go, even though they have to be evicted and their household chattels stacked in the street.

Many such evictions have taken place in London, and sometimes the meagre furniture in melancholy lots has stood in the streets several days, saturated by rain, while the distracted families ran hither and thither seeking empty rooms, some of them finally resigning themselves to the workhouse.

In Paris the Municipality advances rent-money in cases where worthy families, through illness or other misfortune, have been evicted by their landlords, and have not means with which to engage a new domicile. From fifteen to twenty thousand families are helped in this way every year.

House famine hits the little children hardest of all. Children are an abomination to the property sweater. The want of houses, besides giving him the power to levy high rents, makes him a terrible autocrat in the choice of tenants. A family comprising more than four children

has little chance of renting a house from him at any price. He is not alone in inflicting misery and inconvenience upon labouring families because of the children. House agencies and dwelling companies consistently refuse to let to moderately sized families even when they are prepared to rent sufficient rooms to prevent overcrowding. Such families are therefore driven lower down in the social scale, into districts and among people they would be glad to avoid, and the lower they descend the higher becomes the rent.

Nor is it the poorer classes only who suffer. Among the lower middle classes the same thing applies. The wife of a commercial traveller narrated an experience of her own in the *Referee* in January 1902 that is common to many. She said she paid 14s. a week for a small house at Tottenham, and when her husband's income fell she thought to adjust matters by getting a house at 10s. She went to the owner of a group of half-house dwellings, one of which was to become empty. This is what happened—

My rent-book was in order, and references forthcoming. He seemed satisfied, and agreed to write for references. His wife asked me casually how many children I had. I told her seven. She made no remark, but when I called after a day or two to see if the reference was accepted, I

was told that I could not have the place, as there were too many children.

"That seems hard lines," I remarked.

"Yes," the owner replied, "but my wife has already let it to someone else."

Then I went to the agent of one of the larger owners. All went well until came the critical question, "How many children?"

"Seven."

"Oh, no! That would never do. We draw the line at four."

"But could you not let me a single self-contained house?"

"Well, we generally have four or five people waiting for those as they fall empty, but I will see what I can do."

But never could he find it possible to accept us as tenants.

Then I went to the agent of another owner, and after answering his questions, asked if he would let me a house if I would go to 12s. 6d. weekly.

"I shall let you no house whatever," was the reply; "you've too many children," and the office window was slammed in my face.

Eventually we had to go on paying the same rent as formerly.

Can you wonder that some people resort to a ruse in order to get shelter? I know one working-class quarter in South London where the tenants regularly assist each other to deceive the landlords. They first of all understate the number of their children in order to get accommodation, and whenever the rent-collector is ex-

pected, two or three of the youngsters are spread among the neighbours until he leaves the street.

What is the remedy? The commercial traveller's wife, who signed herself "Friend of the Worker," proved herself to be a genuine friend. She concluded her letter by saying that "a few thousands or tens of thousands of comfortable, convenient, four- or five-roomed houses as cheap as can possibly be would be the greatest earthly blessing of this century for the deserving workman."

Besides paying more rent than any other class, workpeople also pay more in rates. Let us be quite clear on this point, for some people are fond of saying that the poor pay no rates at all. It is true they do not pay the rates direct to the collector; the landlord does that, and he is allowed a good discount for so doing.

The rates on small houses and tenement dwellings are nearly always compounded for. That is to say, the Municipality, instead of collecting the rates from each tenant, allows the landlord to pay a round sum on all his property, and in return for saving it the cost of collection, it gives him back a compounding allowance, which varies in different parts of the country from 15 to 30 per cent. The average is about 20 per cent.

So that a landlord under the compounding system pays one-fifth less in rates than a private citizen who deals with the collector direct.

The landlord, however, invariably puts the full amount of the rates on the rent. Say the total rates on a small house reach £5 a year, the tenant through his rent pays this £5 to the landlord, the landlord hands the £5 to the local authority, the local authority gives back the landlord £1, and the landlord returns the tenant—nothing.

A rise in rates is generally welcomed by landlords under the compounding system, because it gives them an excuse to put up the rents. It is admittedly hard to apportion the exact amount among the various tenants; so a round sum is fixed upon, which usually leaves the owner a handsome profit.

For instance, in Southwark, when the rates went up equal to a further yearly outlay of 6s. 8d. on each house, one large property-owner put an extra sixpence per week on the rents of all his tenants, and thus made them pay 26s. more a year. Out of the 6s. 8d. due to the Municipality he received a shilling back in discount, so that he was making an extra yearly profit out of his numerous tenants equal to £1, 0s. 4d.

per tenant, and as there were some hundreds of them, his extra gains of course ran into hundreds of pounds.

It is useful to remember this, as showing how the working classes, in addition to paying the highest proportionate rent in the country, also pay the whole of the rates on their dwellings, generally with an extra profit to the owner. Rates fall upon them much in the same way as certain taxes. Just as landlords levy an additional round sum to cover an increase in the rates that leaves them a good margin of profit, so do the tea and bread and sugar merchants put up prices by a round sum that gives them a good profit whenever a new tax is imposed. The new tax on corn is the latest instance. The secretary of one of the largest bakers' associations in the country told me that bakers welcomed the tax, because while it represented to them an extra outlay of one-sixteenth of a penny on a quartern loaf, they would charge an extra halfpenny for each loaf, and thus make a fine profit out of it. "It comes to this," he said, with naïve frankness: "the consumer will pay the whole of the two and a half millions which the Chancellor of the Exchequer estimates to raise by the new tax, and we'll make him pay

another two and a half millions for our own profit."

The tenants are fleeced at every turn. The Southwark Borough Council recently resolved to reduce the compounding allowance from 15 to $12\frac{1}{2}$ per cent. This was not good enough for the landlords. They refused the terms, and thus made the Municipality collect the rates direct from the tenants; but instead of reducing the rents proportionally they only knocked off a small sum. By refusing the $12\frac{1}{2}$ per cent. compounding allowance they made 20 per cent. out of the tenants by the new arrangement. The tenants therefore found themselves not only paying higher rents to the landlord, but higher rates to the Municipality than the landlord had previously paid, for the simple reason that they were paying the rates in full without any discount.

Naturally enough, the tenants revolted, and as a result of a spirited agitation carried on by the 'Tenants' Protection League, the Borough Council thought to adjust matters by giving in to the landlords and reverting to the 15 per cent. compounding allowance. Alas! the mischief was done. Having made 20 per cent. out of the tenants by the change, many of the land-

lords resented going back to a system of 15 per cent. from the Municipality. Some of them only consented on condition that the tenants allowed them to charge the full rates upon the existing rent. Two large property-owners, who in the first instance reduced the rents from 12s. to 10s. 3d., leaving the tenants to pay the rates, equal to 2s. 3d. a week, consented to go back to the old system on condition that the tenants paid an inclusive rent of 12s. 6d., as against the former 12s.

The tenants are fleeced at every turn, indeed. Where the rents of houses under the compounding system have been raised considerably, and sometimes doubled, the local authority has argued that if the landlords put such a high value upon their property it is justified in raising the assessment of the houses. Directly this is done the landlord raises the rent again to recoup himself, and I know such cases where an extra shilling has been charged, although the additional rate only represented sixpence a week per house.

At every turn the tenants are fleeced, until they dare not complain about bad drains or any defects, because for every repair carried out the rents generally go up in consequence. Even

the local authorities are handicapped. They hesitate to enforce the sanitary regulations, knowing that the result will be a rise in rent. House agents and owners have openly defied public representatives to interfere with their property, "because," say they, "whatever you do, we'll take it out of the tenants."

Everywhere you find people who have interests in house property sitting on your local councils, some of whom declare that they are there "to keep an eye on over-zealous sanitary inspectors," and others have unblushingly threatened that if any of their tenants complain about defects they will promptly raise the rent.

So long as dwellings are so hard to get the unhappy tenant must endure these things. His hope of salvation lies in the building of more houses or in the creation of Fair Rent Courts. The State has stepped in to limit the interest which a money-lender may charge, and it would be but an extension of the same principle were the State to impose some limit upon the cruel rents wrung from our working people. Anyhow, the poor tenant cannot be left much longer to the tyranny and injustice that have already broken his spirit and are now preparing to break his back. The Irish peasant and the

Scottish crofter has each something in the nature of a Fair Rent Court, and we demand the same for the tyrannised town dwellers in the unhomely homes of England.

Already a scheme has been laid before Parliament. Mr. W. Steadman introduced a short Housing Bill in 1900, which among other things provided that a Fair Rent Court shall be created in the district of every local authority, to consist of three members, holding office for a period of three years.

The Bill provided that one member of the Court shall be appointed by the local Chamber of Commerce, and another by the local Trades Council, or where no such council existed, the appointment to be by ballot of the householders rated at not more than £20 per year, the ballot to be conducted by the local authority. These two elected members were to appoint a third, or failing agreement the appointment to be made by the Board of Trade.

Their duties were defined—

The Court shall meet as often as may be required to hear cases of grievances of tenants with respect to the rents of their dwellings.

They shall have power to take evidence, shall cause a strict valuation to be made of the premises in dispute, and in estimating a fair rent shall, after allowing for

average expenses of repair and management, allow not more than a clear profit of *three* per cent. per annum on the original outlay.

Their finding shall be observed by all concerned, and no higher rent shall be exacted nor the complaining tenant evicted from the premises so adjudicated upon for a period of *five years* from the date of the find.

Mr. Steadman's defeat at the General Election of that year did not kill his measure. His scheme was embodied in another Housing Bill the following year, which is still before Parliament, bearing the signatures, among others, of Dr. Macnamara, Mr. John Burns, and Mr. R. Bell. A slight alteration was made stipulating that a Fair Rent Court shall be established "upon the application of six tenants of houses occupied by the working classes," and further providing that in estimating a fair rent a return of not more than 5 per cent. shall be allowed, instead of the 3 per cent. suggested by Mr. Steadman.

A plea for Fair Rent Courts was put before the Housing Commission as affording the only means by which overcrowded families could be saved from extortion and tyranny. The Commission did not recommend that they should be established, but the Chairman has since pledged himself to the principle of Fair Rent

Courts for England, and Lord Salisbury attached a memorandum to the Commission's report urging that the congested poor had a right to be housed at rents lower than the market price on State land.

The principle of fixing rents has also been accepted by the Select Committee of both Houses, which reported in July 1902 on the subject of amending the Standing Orders in respect to rehousing. Among other things, the Committee recommended that a clause be inserted in the Bill of any company which proposed to displace "persons of the labouring class," imposing an obligation to rehouse them, and "authorising the Secretary of State, if he thinks fit, to prescribe the rents to be charged to the tenants of the new dwellings."

CHAPTER XV

THE FRANKENSTEIN OF THE HOUSING PROBLEM

So long as the housing problem remains unsolved, so long does the English land system stand condemned.

Our land system is the Frankenstein monster confronting the housing reformer at every turn. It is in many ways responsible for the housing problem, both in overflowing cities and deserted villages. Where there is no land vacant in crowded quarters, and where there is nothing but vacant land in the open country, the monster is stifling the health and well-being of our national life. If England does not destroy it, it will destroy England.

Let us not forget that slum property means slum land as well as slum houses, and that the sites, like the houses, fetch a higher price the greater they are overcrowded. What is more,

the owner of the slum land pays no rates. He can sit at home complacently on his cheap land in the country, knowing that the more the great mass of the people toil and crowd together on his town land the more does the value of that land increase.

We have seen that he receives the full commercial value for his slum sites, that is, five times more than they are worth for housing purposes. Whether we like it or not, we are compelled to pay this price once we deal with the land, for this is the value put upon it by arbitration. You see, even arbitration favours land as against men—the slum site owner as against the rest of the community.

One is inclined to ask why should cities carry out such schemes when the ratepayers have to pay so heavily for that which benefits the land-owners so profitably? What, think you, would be the value of town land if the Municipality for a few months only refused to do anything to it? Suppose it refused to drain it, and to light it, and to cleanse it, and to carry out any public improvements upon it, what return could the owners expect then?

As an instance of how the work of a Municipality is always sending up the value of land,

take a case in point from Glasgow. The Corporation unwisely sold a piece of land, and years later had occasion to buy it back again. What they had sold for 2s. 8d. a yard cost them £35 a yard to repurchase, the whole of this added value having arisen solely from its own energy and enterprise without any contribution from the owner.

In his pamphlet on *Municipal Houses*, Mr. E. R. Hartley quotes a case where the owner refused £10,000 for a piece of town land which had been bought forty years before for £500. As Mr. Hartley shows, the £9500 added value was due, not to the owner's improvements but to public expenditure in laying tram-lines in the neighbourhood, altering levels, draining and paving roads, and making a public park of adjoining land, towards the cost of which the owner paid nothing at all.

The landowners welcome town improvement schemes as cordially as the house-owners welcome slum-clearance schemes, because they, too, get compensation in addition to the added value which the public improvement gives to their land. They sometimes try to get a great deal more besides, as Mr. Chamberlain proved to the House of Commons on October 20, 1885.

Dealing with the iniquities of our land system, Mr. Chamberlain said he would give an illustrative example. He then referred to the Bill of the Metropolitan Board of Works for constructing Charing Cross Road through a densely populated district containing many slums. The Municipality arranged to retain possession of the frontages along the proposed new street, so as to place the added value against the cost of the scheme, and thus lessen the charge upon the rates. When the Bill came before a Committee of the House of Commons, Lord Salisbury, who had property on the line of route, opposed it, and claimed the insertion of a clause for his special benefit. He asked that the Municipality should not be allowed to retain the frontages so far as his land was concerned, but that he himself should have them. In other words, his lordship, who was being paid the full commercial value for his land, 10 per cent. extra for compulsory purchase, and was also receiving what is known as compensation for severance; who, further, without a farthing's expenditure on his own part, was reaping the added value which the improvement gave to his surrounding property, actually came forward to demand the one small benefit left to the ratepayers who

were so largely increasing his income. The Committee of the Commons, finding the claim altogether exceptional, rejected it; but later on his lordship succeeded in converting a Committee of the House of Lords to his opinion. When the Bill came back to the House of Commons, the concession given to Lord Salisbury by a committee of his brother-peers was struck out by special motion, and carried without a division.

The just thing would have been to make Lord Salisbury and all the other landowners concerned pay part of the cost of the improvement. Can you imagine anything more opposed to all true principles of justice than the fact that the people, out of their own pockets, have to pay for town improvements which add enormously to the gains of landowners who are exempt from rates?

Suppose fifty people lived together in a large building, some in one room, some in two, some in three, but the wealthiest among them in a dozen rooms each, facing the front. Suppose the fifty decided to improve the building by constructing a more imposing entrance, by improving the outlook, and by enlarging several of the rooms. Suppose that the better entrance was chiefly used

by the wealthiest among them, while the poorest still crept in by the back ways, and that the improved outlook was only seen from the windows of the wealthiest, and that only the rooms of the wealthiest had been enlarged. Suppose, too, that in enlarging these rooms a number of the single rooms, occupied by the poorest, had been absorbed, and the former occupants forced to seek shelter somewhere else.

What, think you, would happen if, when the bill came to be paid, it was found that the poor people who had been turned away had to pay their full share of the cost, while the wealthiest people at the front, who had got all the benefits, were to be excused from paying anything at all, for no other reason than because they possessed the front, just as the owners of land are excused from town rates for no other reason than because they possess the most valuable part of a town, the land?

Would not the public cry shame at the greed and selfishness of the people at the front? and would not the outcry become louder and stronger when it leaked out, further, that these wealthiest, besides paying nothing for the improvement, had demanded and received from the others large sums of money as compensation for the

trifling inconvenience caused to them while their property was being made more valuable?

The landlords are the people at the front. They generally represent the wealthiest people in a community, and the rest of the community are always carrying out improvements for their benefit, and often enough compensating them into the bargain.

Observe, further, that quite apart from public improvement schemes, the value of town land goes up automatically with the ordinary increase of population and trade. Here, again, it is the people, by their labour and by their crowding together, who give the land its added value. This automatic increase in land value, this unearned increment which is conferred solely by the people, would, if it were given to the people, reduce their rates by more than a shilling in the pound in nearly every large town in the country, or would enable the Municipalities to house all their overcrowded families rent free.

But so long as the landlords pocket all the unearned increment the homes of the people will remain a blight on our national life. Unearned increment is bleeding the nation's life, and a nation no more than a man can be bled regularly without being seriously weakened.

The whole evil of the system is summed up in half a dozen expressive lines in *Britain for the British*—

It is unearned increment which condemns so many of the workers in our British towns to live in narrow streets, in back-to-back cottages, in hideous tenements. It is unearned increment which forces up the death-rate and fosters all manner of disease and vice. It is unearned increment which keeps vast areas of London, Glasgow, Manchester, Liverpool, and all our large towns ugly, squalid, unhealthy, and vile. And unearned increment is an inevitable outcome and an invariable characteristic of the private ownership of land.

Let us take the opinion of representative men on some of our leading Municipalities as to our iniquitous land system. At a conference at the Westminster Palace Hotel, in December 1898, attended by public representatives from all over the country, overwhelming testimony was borne as to the way the ground landlords are checking the country's growth, condemning our working people to unwholesome living, and spreading the Empire's heart-disease. Here are a few extracts from the speeches—

The Mayor of Bootle (Mr. W. R. Brewster)—

They had spent between three and four hundred thousand pounds on improvements in the last twenty years. These improvements went to improve the land for the ground landlord, and out of the borough he took

something like one hundred and fifty thousand pounds per annum in the shape of ground rent, and he did not contribute a single penny towards the maintenance of the town.

Alderman Fortune, J.P., of Harrogate—

He was sent there by the Corporation of Harrogate because they considered the present position of taxation was a great injustice to their borough. They considered that those who reaped the advantages of the borough should pay their contributions towards the rate in proportion to the advantages they received. They knew well that there were many who get great advantage from the expenditure of the rate but did not contribute one penny towards it. The Burial Board desired to extend their cemetery ground, and asked an adjoining landlord what he would take for his land. He said he wanted £1200 per acre. It was rated as agricultural land at 5s. per acre, so that the owner was asking 4800 years' purchase!

Mr. Whitfield, of Devonport—

He represented a borough the whole of the land of which was purchased a few generations ago for £12,000, and which was now yielding to the ground landlord £80,000 per annum. That ground landlord was an alien landlord who had not even a house, although he had an office in the place. There was not a working-man in Devonport who was able to live in his own house; there was scarcely a working-man's house which did not contain two tenants, and there were many which contained more than half a dozen families. He himself had seen a family of a husband and wife and seven children occupying one room, with an infant that had just entered the world. It had been the system of this landlord and

that of his family so to limit the output of land, from the time they first acquired the estate, that they did not dispose of a foot of it for less than a shilling. Gentlemen might have every reverence for property, but he maintained that property held in that way ought never to be regarded as property at all; at the base of property treated in that fashion was the most piteous destitution and often abject immorality.

Councillor Woodhead, of Huddersfield—

The original estate of the owner of nearly all the land upon which Huddersfield proper was built was purchased in the Tudor period for less than £1000. At the present time it was computed that the ground landlord received not less than £100,000 annually. The town had certainly been held back industrially by the position of affairs, and the work of the Municipality had not been made any easier by the fact that they were practically in the hands of one ground landlord. The estate was being continually improved by public works and improvements made at the ratepayers' expense.

After years of agitation the London County Council has succeeded in securing for the people some of the unearned increment by imposing what is known as a Betterment charge on the owners of property which benefits by public improvements. In Australia and the United States several of the Municipalities have also secured power to recover some of this special unearned increment.

Have you ever considered to what extent rents

would be lowered if the landowners were made to pay their share of the rates? In London alone, if the same proportion of rates now imposed upon buildings were also charged to the land, it would produce an additional sum of nearly a million sterling every year. Imagine how this amount would reduce the rents of poor families. Their rents are always fixed so as to cover the rates and if the landowners contributed towards the rates, the poor would be relieved of rent to the extent of thousands of pounds.

Never was a juster demand made than that land should bear a share of a town's burdens. Excepting the landowners, no body of people nowadays want converting to the justice of rating town land. The House of Commons has rung with the plea for this reform for more than half a century. Even as far back as Cobden, who denounced the ineffectual taxation of land in impassioned tones, there was agitation against the yoke the people bear for the benefit of the owners of the soil.

More recently, in February 1899, Sir John Brunner told the House of Commons that "any Bill professing to provide easier means for enabling the working classes to obtain decent and healthy homes would be a sham and a mockery unless at

the same time it amended the present iniquitous law of rating, under which town land goes scot-free."

He was seconding a motion brought forward by Mr. E. J. C. Morton urging the taxation of town land, which it is needless to say was not carried. Mr. Morton had declared that "the ingenuity of man could not devise a tax that would more heavily fall on the shoulders of the poor than the present system of rating houses, while they did not rate the land on which they were built. . . . Whether the Government took up the question or not, it was one to which the people of England were turning their attention, determined to find a solution."

Mr. Field, who took part in the debate, said that "in every country of Europe, in France and in Russia, and even in the country of the unspeakable Turk, dwellers in towns had more security than they had in England, and this was a disgraceful state of things for a Christian country."

Even learned lawyers agree about this injustice. Mr. Fletcher Moulton, K.C., addressing the House of Commons on the same occasion, said "the burden of rates had grown intolerable, not because they were too heavy, but because by

almost universal custom the great part of the revenue of landowners in towns was allowed to escape any share of the burden."

Mr. Asquith, K.C., also told the House that "it was impossible to reconcile with the most elementary considerations of justice and common sense the treatment meted out to the owners of town land."

Again, Mr. Haldane, K.C., declared that the grievance amounted to a public scandal. The same person, at a London public meeting in 1894, showed that the labour of the people, together with the work of their local authorities, had raised the value of London land from £16,000 to £16,000,000, and that the whole of this enormous sum was exempted from rating.

Mr. Gladstone was always denouncing this injustice to the people. Addressing a meeting at the Memorial Hall in 1887, he said—

We have just been driving along your magnificent Embankment, but at whose expense was that great, permanent, and stable improvement made? Instead of being made, as it should have been, mainly at the expense of the permanent proprietary interests, it was charged, every shilling of it, upon occupants; that is to say, mainly upon the wages of the labouring man in fuel necessary for his family or upon the trade and industry and enterprise which belong of necessity to a vast metropolis like this.

The cry, then, for this reform is old enough, but so long as we allow the landowners in the House of Lords to make the laws, there is little chance of its ever being heeded. They are ready enough to pass Agricultural Rating Relief Acts, which take a million and a half of money from the people in towns, and hand it over to reduce rich men's low rates in country districts, but any attempt to relieve by the smallest fraction the high rates and rents of the poor man in crowded cities by a just contribution from the owners of the ground on which crowded cities stand, is, and always will be, met by their strong, united, and self-interested opposition. Thus it comes about that every town in the country is crippled in its efforts to improve the housing of the poor by the present system of favouritism for ground landlords.

CHAPTER XVI

HOW THE LAND SYSTEM HINDERS REFORM

WE saw in the last chapter something of the unjust state of things brought about in towns by our ruinous land system. In the suburbs and outskirts of towns the land system is again working directly against any solution of the housing problem.

There the land *is* rated, but only so long as it remains vacant, and then the rate is simply a nominal one. Vacant land in and around towns is rated at its agricultural value only, say at £5 per acre, while its town value or selling value is more likely to be £2000 an acre. Besides, the rates on the agricultural value, low as they are, are afterwards reduced by half at the expense of the heavy-rated dwellers in towns.

It is easy to see that such a pernicious system robs the poor and wrongs the weak. Land agents, speculators, and large owners keep a

tight hold on their land until it "ripens," until its selling value reaches a famine price. In other words, the more the people in the towns are toiling and increasing the wealth and trade of the towns, and making the towns to grow bigger, the more value are they giving to the surrounding land; and the more they crowd together and the greater their demand becomes for space to live upon, the tighter is the hold kept upon outside land, and that hold is not relaxed as a rule until the pressure from inside has become so severe that the owners can get well-nigh whatever they care to ask for the land.

It is like laying siege to a place, forcing the people inside to suffer all the starvation of body and mind and soul which house famine brings, and then, when the poor wretches are driven into submission and forced outside, imposing upon them whatever terms you like.

Mr. Arnold White, at the same conference at which I heard him describe the housing problem as the Empire's heart-disease, further declared that the reason there had been so much neglect in providing better homes was because in this country *the laws of property took precedence of the laws of life.*

Or as Mr. Chamberlain puts it—

The rights of property have been so much extended, that the rights of the community have almost entirely disappeared, and it is hardly too much to say that the prosperity and the comfort and the liberties of a great proportion of the population have been laid at the feet of a small number of proprietors who neither toil nor spin.

Quite recently a member of the Liverpool Town Council boasted to his colleagues that he had netted £100,000 by the purchase and resale of certain suburban estates wanted for workmen's dwellings. The tenants, you may rest assured, will have to pay for this "deal" by higher rents.

By taxing such vacant land at its full value instead of at its agricultural value, this speculation and holding back would not take place. No longer would it be profitable to keep a tight hold upon land wanted for the people's homes were the owners compelled to pay full rates upon it. By this means also you would lessen the rates and rents of people in existing houses.

The taxation of vacant land was recommended by the Housing Commission. Observe what the Commission said as to the advantages to be gained by this much-needed reform—

First, all the valuable property would contribute towards the rates, and thus the burden on the occupiers

would be diminished by the increase in the rateable property. Secondly, the owners of the building land would be forced to offer their land for sale, and thus their competition with one another would bring down the price of building land, and so diminish the tax in the shape of ground rent or price paid for land which is now levied on urban enterprise by the adjacent landowners, a tax, be it remembered, which is no recompense for any industry or expenditure on their part, but is the natural result of the industry and activity of the townspeople themselves.

This is one of many good reforms proposed by the Housing Commission, to which Parliament turns its very deaf ear.

Mr. T. P. Ritzema, speaking at a housing conference at Port Sunlight, convened by the Garden City Association, in July 1892, drew attention to Lord Rosebery's recent statement, that if there were a gold mine in the centre of the earth from which to pay rates for the people, he should be in favour of every man's rates being paid for him. "One might reply," continued Mr. Ritzema, "that there is a deep, deep gold mine in the earth—the land values of the country. In South Africa land could be bought for about three-halfpence per acre. In Liverpool the other day land had been sold by auction at the rate of a million pounds per acre. When you once rendered to the people the things that are

the people's you would begin to solve your problems."

In New Zealand the principle of rating suburban vacant land is carried out with excellent results. The owner himself is allowed to declare the value of his land, and it is then rated on his own valuation. You might say he will under-value his land. So he might, but the value he puts upon it is precisely the sum at which he must sell it if wanted for housing purposes.

Were this practice applied to the overcrowded cities of England it would go a long way towards curing the Empire of its heart-disease. Local authorities could then buy large areas of outside land, and while building themselves could also sell portions to the better-class builders, with the condition that it be covered only by small dwellings.

Some of the big German cities exercise a similar power to that in New Zealand. They tax vacant land in and around the busy centres, and thus not only relieve the town-dwellers' rates, but force the owners to let go their hold and place the land on the market for building purposes.

What a contrast to our system of landlord favouritism! If an English Municipality wants to buy land on the outskirts for housing purposes, the owners can refuse to sell unless they

get the inflated price they ask. True, the local authority has power to buy land compulsorily, but that can only be done by the expensive machinery of the Lands Clauses Act, under which the owner not only gets the full market value, but 10 per cent. in addition, as "compensation for disturbance," as well as many other perquisites. In fact, it is said to be better to pay three times the value of the land rather than to acquire it by compulsory purchase.

Failing the actual rating of suburban vacant land, the Plymouth Corporation a year or two ago considered the question of levying a brokerage charge. The Mayor at the time (Mr. J. A. Bellamy) laid a scheme before the Town Council for charging a commission upon vacant land around towns of about half a mile zone. The commission should be paid to the Corporation when the land came into the market, as a small return (the Mayor explained) for the increased value obtained for the land owing to the industry of the people and good municipal government. Some of the landowners around Plymouth, admitting the benefits received from the town's development, told the Mayor they had no objection to his scheme; but nothing seems to have come of it.

Beyond the outskirts and suburbs of cities, in the country itself, in remote villages and old-time hamlets, you still find the English land system at the root of the housing problem. The slums of our villages, and all the unholy overcrowding that takes place in country districts, are largely due to the neglect and greed of the land-owning class. They cry out because the agricultural labourer deserts the land for the town, but they remain blind to the real cause. The real cause is because they will not give him a home to live in in the country. With all the overcrowding in country villages, with all the unhealthy ramshackle conditions of many of the existing cottages, the "great" landlords steadily refuse either to build new ones themselves or to sell their land that others might build.

Where but to the towns can the younger generation go? They have neither homes to live in nor interests to keep them on the soil of their birth. They have no pride in their districts, because none of their forefathers had any holding in the land. England has no yeomen left in the true sense of the word. The yeomanry that went out to the South African campaign were town-bred youths for the most part, young

professional men, and sons of civil servants, of merchants, and of manufacturers, able young fellows, no doubt, but no more yeomen than seamen are. From the time of the Great Pillage of the people's land by the aristocracy at the time of the Reformation a true yeomanry has been impossible in England.

From the crowded cities, from the suburbs of those same cities, and even from the open country itself, the cry of the people who are suffering from the want of homes is the same—free us from the yoke of the land.

CHAPTER XVII

MUNICIPAL RENTS NOT LOW ENOUGH

BESIDES cheaper land, we want cheaper building before we can get rid of house famine. With land and building made cheaper, we can lower rents ; and all along our claim has been for cheaper dwellings, as well as more of them. It is little use the Municipality building houses if the rents lie beyond the reach of those most in need of them.

For the most part, municipal dwellings of to-day can only be let at about the same rent as similar dwellings in private ownership. Indeed, generally the municipal rents are a fraction higher, because the dwellings are more substantially built.

True, this in no way lessens the demand for them. If our poorest neighbours, who most

severely feel the pinch of house famine, cannot afford to take them, there is always a crowd of artisans and clerks eager to accept them at any price, knowing that so long as they observe the ordinary conditions of tenancy they will never be terrorised or harshly treated by the municipal landlord, as they so often are by others.

It is a standing proof both of the success and of the need of municipal dwellings, that no matter what the rents be there are generally a dozen families demanding every vacancy. But as we have seen that workpeople pay a higher proportionate rent than any other people, we desire that our public bodies shall reduce, not raise the standard.

Nothing could be worse than the resolution of the London County Council, deciding to charge for its municipal dwellings "the rents ruling in the neighbourhood." Its aim should be, not to follow, but to lead outside landlords. Besides, such a rule is ridiculous, for the Council is compelled to fix its rents on a scale that will cover the cost in sixty years, and if the rents so apportioned are higher than those ruling in the neighbourhood the municipal tenants must pay or go. It is the unfair charges imposed on muni-

cipal dwellings by Government that decide the rent.

Consider the rents charged for the labouring class of municipal dwellings. These, of course, represent the cheapest municipal tenements in the country, and they show what has been done to house the poorest of our people.

CHEAPEST MUNICIPAL TENEMENTS.

	Rent of One Room.	Two Rooms.	Three Rooms.
	s. d.	s. d.	s. d.
Liverpool	1 9	2 6	4 6
Glasgow	2 0	3 0	6 0
London	2 6	4 0	6 0
Birmingham	—	3 0	4 6
Manchester	2 6	3 0	5 9
Aberdeen	2 0	3 0	—
Dublin	—	2 6	4 6
Sunderland	—	3 9	4 6
Leicester	—	2 9	4 3

It does not follow that all the two-room or three-room tenements built by these Municipalities are rented at these figures. The greater part of such tenements fetch very much higher rents. These are the very lowest rents that have yet been reached, and in nearly every case it has only been by making a special effort to house the poorest. That being so, it needs to be empha-

sised in the strongest possible way that such rents for such people are still not low enough. The average of these rents for the two-room tenements is 3s., and as they are occupied chiefly by the poorest class of labourers, whose average wages do not exceed 18s. a week, it means that these people are paying one-sixth of their total earnings in rent.

Of course, they are pleased enough to get houses so cheaply, with many of their neighbours paying a fourth, a third, and even a half of their income in rent; but that is not the point. The point is that the proportion of a workman's income that goes in rent is excessive to a degree that is simply infamous. It is one of the blackest spots on our social system, that the smaller a man's wages are the higher becomes his rent. And when the best efforts of our local authorities up to the present have only succeeded in pulling down rents to a sixth of a labourer's wage, we say emphatically it is not enough; those efforts must never cease until the Municipality can offer a house to a family at nothing higher than one-tenth of the man's income. Against paying more than that tenants should never cease to protest and agitate.

More earnestly than ever are the Municipalities

of the country striving to house people at low rents. Liverpool, spurred no doubt by the knowledge that so many of its poorer citizens herd in slums that can hardly be equalled anywhere in the kingdom, has taken the lead among Municipalities in building cheap houses. At Gildart's Gardens it aimed at putting up plain tenement dwellings to be rented at a shilling a room, counting sixpence for the scullery. Its half-crown two-room tenements, with scullery, of which there are some forty in all at Gildart's Gardens, combined with a dozen other two-room tenements of a slightly better stamp rented at 2s. 9d., represent the very cheapest municipal dwellings in the country.

More recently the Corporation has opened another street of municipal houses, but as the Local Government Board refused to allow it to repeat the economies of building introduced at Gildart's Gardens, the rents of the new two-room tenements had to be fixed at 3s. For the extra sixpence, however, the tenants get better accommodation, with a living room 15 feet by 10 feet, and a bedroom 12 feet by 10 feet, together with good scullery and sanitary arrangements, and a free supply of hot water, which enables them to economise in coal during the warm

weather. What is more, a club-room has been provided on the estate for the use of tenants, under the personal supervision of the caretaker, whose office window looks into the building. Here tables, chairs, pictures, and fires are provided by the Municipality, and books, magazines, and games by private individuals, who assist to promote goodwill among the tenants in other ways.

It does not seem to have occurred to the Liverpool Corporation, in its praiseworthy zeal to house its poorest people cheaply, that instead of building entirely new houses it might have been able to offer lower rents to the same class of people by adapting existing houses. Only by these means can the poorest of our big cities be given accommodation at one-tenth of their wages. By adapting houses it should be possible to offer the eighteen-shillings-a-week labourer two good rooms at a rental of 1s. 9d.

Not less urgent is it that the artisan and clerk should have a cheaper municipal dwelling. Having considered the lowest rents for labourers, we may now ask what are the lowest rents which the Municipalities offer to artisans?

We turn from municipal tenements to muni-

cial cottages. So far as I can learn, these are the lowest-rented cottages we have—

CHEAPEST MUNICIPAL COTTAGES.

	No. of Rooms.	Weekly Rent.	Cost per Cottage.
Stafford	5	s. d. 4 0	£ 200
Lincoln	4	4 3	150
Darwen	4	4 6	170
Linthwaite	5	4 6	225
Huddersfield	4	4 8	—
Leigh	5	5 0	179
Brighton	5	5 3	225
London (L.C.C.)	4	5 6	—
Richmond	4	5 6	162
Llandudno	5	6 0	212
Hornsey	5	6 6	217
Barking	6	6 6	175
Barnes	5	6 6	190

In these cases the average rent works out at a fraction below 5s. 4d., and if we take the average wage of an artisan or a clerk at 32s. a week, it appears that he also is paying one-sixth of his earnings in rent. Like the labourer, therefore, the artisan and clerk should never cease from agitating until they can get houses to live in at one-tenth of their wages.

The question is, *do* they want them? They have become so used to paying in rent one-fifth and one-fourth of their earnings to private land-

lords, that they hail a municipal cottage at one-sixth with open arms, and heave a sigh of satisfaction when safely settled down in one. But, again, it should be pointed out that all municipal cottages are not rented so low as these, that, indeed, most of them are rented as highly as other cottages, and many of them higher. Indeed, builders, being free from Government restrictions, can in the ordinary way put up cottages cheaper than the Municipality, and let them at a slightly lower rent if they care to do so.

Workpeople, having all their lives been paying such a large part of their wages in rent, regard as a mere dream any prospect of getting house-room at one-tenth of their income, the proportion which is generally paid by the well-to-do classes. But the dream of to-day may become flesh and blood to-morrow.

If it really cared to see the people in better homes, Parliament could not only extend the loan period but could lower the rate of interest charged for the loans. It could relax its building regulations so that a cheaper dwelling could be offered to the poorest. Sir John Dickson Poynder has pointed out—

The modification of these regulations are purely technical, but if permitted would give the architect an

opportunity of submitting a cheaper kind of house than what has been previously in his power to do, whilst a sufficiently high standard of sanitation could still be maintained. I should not advocate all municipal dwellings being erected on this cheaper plan, only in the poorest districts, where a cheaper house is wanted for poorer wage-earners.

The same thing is advocated by the Glasgow City Engineer. Addressing a conference on housing called by the Corporation in September 1901, he declared that the only way in which the housing of the poorest class could be approached was to recognise that the habitations to be provided for them must be structures of a special type, wherein everything was reduced to the simplest form, and everything not absolutely indispensable discarded. He suggested a dwelling having ample space, with water-supply and sanitary accommodation, but little more; the details so rigidly plain that some relaxation of the Building Acts might be required, should the erection of the houses be resolved on; a clean, healthy dwelling being in every way preferable to abodes of squalor and misery in which the nethermost units were huddled together at the present time.

It is certain that with care good cottages, cheaper than the general run, can be erected if the aim be specially to accommodate tenants

with small wages. Dr. Bussell, vice-principal of Brasenose College, told in the *Spectator* of an experiment he tried at Shelland Green, near Stowmarket. He built together two labourers' cottages for £100 a-piece, with parlour, kitchen, scullery, one with three bedrooms above and the other with two, each cottage having a garden. The smaller house is rented at 1s. 8d. a week and the larger one at 2s. 2d., which the doctor declares gives him quite a fair percentage on his £200 as things go now. In building the doctor retained all the old-fashioned features of the houses which lie near, using red brick, with the outside plasterwork artistically ornamental in patterns in the style dear to the lovers of East Anglia.

An offer to build country cottages at the same price was made to the Housing Committee of the Truro Diocesan Conference by a witness who claimed that he could build in Cornwall six good cottages of stone in a row for £100 a-piece.

Of course this does not help the overcrowded family in the town; yet Mr. Joseph Crouch, a well-known Birmingham architect, author of *Apartments of the House*, assures me that he can build in the suburbs of any big city work-people's cottages with five rooms at the rate

of £130 per cottage, provided a whole street of them were erected together.

It would seem, then, that by going to work with the special object of housing people at low rents we can build cottages on a very much cheaper plan than the one commonly adopted. The building of workpeople's dwellings, left to the unorganised individualism of private enterprise, which is the worst form of anarchy this country has to fear, becomes a mere matter of speculation ; and you will never get good homes for the multitude by speculation. But an earnest effort to give our poorer citizens better and cheaper dwelling-places, at a reasonable return on the capital, whether private capital or municipal capital, has always succeeded.

This question of building cheaper dwellings is one well worthy the fullest investigation. The health and life of the people, the very existence of the nation, depend upon it. If some of the many societies, royal or otherwise, that exist for research and investigation were to take it up and stick to it until they proved how good and cheap homes could be given to the people, they would win everlasting honour, and deserve better of the nation for what they did in this respect than for most of their other work.

They might consider how far ordinary brick-work might be discarded in cottage building. We seem to have developed in all other things except in building. We lay brick upon brick to-day much in the same way as our forefathers did centuries ago. There is a fortune for the person who will study scientifically new methods of building.

The concrete-and-timber method of construction is declared to be 33 per cent. cheaper than the old brick-upon-brick method, while it also gives a more homely appearance to a cottage. On the Continent the system of building by slabs is also found to be cheaper, and in parts of Holland and Germany houses built in this way are becoming common.

A firm of architects who have used the concrete-timber method, not only in building small cottages but villas, bungalows, farm buildings, and schoolhouses, claim that anything of an incombustible nature can be used for the concrete, including pit gravel, beach shingle, and small stones mixed with sand and cement, as well as burnt-earth, which it is claimed can be made anywhere at about two shillings per ton where the soil is of a clayey nature.

Why should we not experiment with the clinker

from dust-destructors or the slag from blast furnaces, material to be had for the asking that is generally wasted to-day. The walls both within and without could be treated so as to look at least no more repulsive than the modern mean brickwork of so many workmen's dwellings. The Brighton Corporation has recently effected considerable saving to the rates by making bricks of the clinker from the dust-destructor which formerly used to be thrown into the sea.

CHAPTER XVIII

LESSONS FROM OTHER COUNTRIES

You cannot charge lower rents than those given in the previous chapter so long as the local authority remains fettered as it is to-day by Government restrictions. It has taken the best thought and energy and the greatest care of our municipal statesmen to reduce rents to their present level. Lower it is impossible to go, unless they adopt the Stafford policy of charging the sinking fund to the rates, and thereby make the whole community buy their own property, instead of charging the whole cost to the tenants.

Under the present system the lowest possible rent is about at the rate of 2s. 8d. for every £100 spent on town cottages. Such cottages cost about £200 apiece, hence we get our 5s. 4d. as the average rent. Were the repayment of the loan spread over one hundred years, instead of being confined to fifty years, you could reduce these rents

straightway by about 1s. 9d. a week ; and were the cost of the land removed you could make a further reduction of a few pence. At least the present 5s. 4d. rents could be reduced to 3s. 4d. Then would the tenants find themselves in the happy position of paying only about one-tenth of their income in rent.

But the Municipalities have a further grievance. It is not only that the conditions of repayment are unfair ; the conditions of building are unfair as well. The Local Government Board imposes regulations of so stringent a character upon the Municipalities that no private builder could work under. It insists on the maximum of expense in building ; it looks askance at all things new ; it steadily sets itself against the introduction of economies that would permit of sound but cheap construction.

It is sometimes said that municipal housing holds back others from building. This is simply the idle, irresponsible talk of the enemies of municipal work of all kinds : those who condemn municipal trading without a clear idea as to what municipal trading really is.

Sir Richard Farrant, with his wide experience as chairman of some of the largest workmen's dwellings companies, says : "I am quite satisfied

that, however energetic the London County Council may be, however cheaply they may get their money, they will never be able to compete as regards price with the ordinary conditions of building as carried out by the small builder working with his own capital and his own supervision."

So it always will be as long as the Municipalities are borne down by the Local Government Board. A builder could make no profit at all were he tied up with Government red-tape like local authorities. Some time ago the East End Dwellings Company, always keen on good building and sanitation, was prepared to take over a small housing scheme in Poplar with which the London County Council had some difficulty ; but the company found that the building restrictions imposed by the Local Government Board were so onerous that it was quite impossible to put up workmen's dwellings at a small margin of profit ; so, after many remonstrances and vain appeals both from the County Council and the company to the Local Government Board, the company at last declined to build at all under the conditions.

Here was an instance in which public enterprise was prepared to co-operate with private

enterprise in a housing scheme, but was prevented from so doing by the Government. Yet members of the Government, in speeches and letters, have the effrontery to charge the Municipalities with being responsible for checking the building enterprise of others.

The truth is, Parliament itself is chiefly responsible for the want of good homes in England. It holds the local authorities in fetters. It prevents them on all possible occasions from building, and when it does yield it heaps up so many burdensome conditions as to repayment and as to building, as to make it hard indeed for a Municipality to do anything really useful. It accuses the local authorities of holding back others from building while preventing by all means in its power any co-operation between the two.

Nowhere is the housing problem so acute as in England; nowhere have the local authorities done more, nowhere the Imperial authority less. How poorly Parliament compares in this matter with Parliaments abroad! Here the Government does nothing directly or on a comprehensive scale for the better housing of the people, but on the Continent you will find active co-operation between the Government and the local authorities

in the first place, and then active co-operation between the local authorities and outside bodies.

And let us own at once that urgent though the need is everywhere for municipal house-building, it is out of the question that the local authorities, with their many other duties to perform, can do all the building. It is just as impossible as it is for private enterprise to do it all. Left alone, we know what a failure private enterprise is. We see the failure around us everywhere to-day in the very existence of the housing problem. Without stimulus and guidance from public bodies, private enterprise has always woefully failed to meet the people's need for shelter, and always will fail.

Mark how that stimulus and guidance have been given abroad. In Germany the Budget Committee of the Reichstag recently voted 2,000,000 marks to be employed in providing suitable dwellings for workmen employed in Government enterprises. It was stipulated that the houses should be built on land which belongs either to the State or the Municipality, and that only such rents should be charged as would pay for the administration of the property and cover the usual interest on the sum invested. The Minister of the Interior remarked in the

Reichstag at the time that on the result of this important experiment would depend whether or not much larger sums than 2,000,000 marks would be assigned by the Imperial Treasury for housing purposes in future.

The Prussian Ministry also issued a rescript to the Civil Governors of all the Prussian provinces, in which the opinions of the Government are set out for dealing with the problem. The Government starts from the principle that in the first line Municipal and District Councils are called upon to take the initiative in this matter, and only in cases where their measures prove inadequate must the State interfere. The rescript affirms that Municipal Councils are under a moral obligation to provide all people in their employment with cheap and healthy dwellings, and to promote schemes to extend the same benefit to the poorer classes in general. For this purpose the Councils can either themselves create building companies or support them. The preliminary condition, however, is that all these companies shall build small and cheap dwellings.

The Government then goes on to show how the Councils might best carry out their task. They are to give financial assistance to building com-

panies, either by subscribing for a considerable number of shares, or by loan at a moderate rate of interest ; or, further, by the complete or partial abrogation of the dues for the making of streets and laying of sewers. But this payment is to be made later on if the buildings are given up to purposes other than that of housing the people.

The building companies to which these facilities are to be granted must not pay a higher dividend per year than 4 per cent., the surplus being used for further investments. In case of the dissolution of the company, the shareholders have only a claim for the nominal value of their shares. The Municipal Councils may, further, give financial help by lending money on mortgage. Should the towns not have the money themselves, they may raise loans from the savings banks, or from the Imperial insurance offices, which have an enormous capital accumulated from the contributions to the old-age, invalid, and accident insurance at their disposal. If circumstances let it appear expedient, the Municipal Councils can stand bail for the companies which borrow the money.

This ministerial decree also says that the local authorities ought to create adequate and cheap means of communication, so that the working

population and the school children may be able without much loss of time to live outside the town. The building companies are also to have the advice of the building experts employed by the State and town free of charge, and they have not to pay the different taxes which as a rule are levied on the building of houses. As the present evils are chiefly due to unhealthy speculation in building land, the Government suggests *that the towns ought to buy up as much land in the neighbourhood as they can, in order to prevent it passing into the hands of speculators*. The towns are then to sell the land or houses in their possession, with small profit and on convenient terms, to contractors, who undertake to build cheap dwellings. Finally, the rescript points out that only by the co-operation of all factors concerned in the matter—State, Municipality, and private enterprise—can a satisfactory solution of this most difficult problem be expected. It further suggests the creation of a central office in each province, and the foundation of associations in single districts to be in permanent communication with the central office.

In addition to boldly denouncing private speculation in town land, the German Government has given the local authorities an optional power

to tax vacant land in and around cities. The Municipalities, in their turn, give every encouragement to the better class of builders to put up workpeople's houses.

In Berlin, for instance, the Municipality does not follow the builder, as our local authorities so often do: it leads him. That is to say, it keeps a keen eye on the housing accommodation of the city, and causes detailed inquiries to be made when overcrowding occurs. Then it sets itself to consider the practicable remedy. Knowing that this means a new outlet for the people, a new site for the increased population, it selects suitable outside areas itself, constructing new roads and sewers, saying in effect to the builders, who work in practical co-operation with it, "Here is your next spot; get to work at once, and put up good small houses." It sells or leases large areas of its own land on easy terms, on condition that workmen's dwellings be erected.

In this way the Municipality gets ahead of the builder, and decides itself where and how working-class townships shall develop. Here in England the builder goes to work anyhow, undirected and unstimulated, the Municipality following the builder wherever he cares to plant down his houses by constructing streets and sewers later.

That is why you have workmen's colonies on the swamps of Silvertown and the Channelsea in West Ham, and on the marshes between Hackney and Epping Forest. The builders are not led to better sites, nor are they encouraged to put up better houses. Land that will hardly sell for anything else is considered good enough as sites for Englishmen's modern castles; and materials that would be rejected for the boundary wall of a sewage farm are counted good enough for constructing the castles.

While going over some brick-making works in the Midlands I noticed a large pile of bilious-looking bricks set apart from the rest, and asking for an explanation, the manager picked one up to show me how it crumbled in his hand.

"These have been spoilt in the making," said he, as he continued to crumble them up.

"And I suppose you'll cart them off as rubbish?" I remarked.

"Oh, no," he answered casually, snapping another brick like a biscuit. "We'll sell them to some Walthamstow builder."

Walthamstow is one of the townships on the marshes where London workpeople live.

Reverting to the position of affairs abroad, Vienna transformed its housing accommodation

completely by exempting newly built small dwellings from rating for the first years. Nor was this done at the expense of other ratepayers. The Municipality combined with Parliament to form a fund from the sale of State and Municipal land in the city, and by means of this fund the exemptions were granted. From the time the scheme was started thirty years' exemption was allowed in the case of houses erected in the first five years, and twenty-five years' exemption for houses completed within the next five years. The period of exemption was gradually reduced to twelve years. The same principle is also applied to the adaptation of existing houses.

Here, again, we have harmonious co-operation between Parliament, Municipality, and individual citizens. The result was soon seen in a great extension of housing accommodation all over the city and all round it. New working-class streets and new suburbs blossomed in all directions, and for once you saw a great city building dwellings faster than they were required. Jerry-building was impossible under the scheme, for exemption from rating was only allowed when the new or adapted dwellings were made healthy and substantial, well supplied with water and well drained, allowing of plenty of light and air, and in no case

permitting underground rooms to be used as habitations.

In Naples, too, Parliament and the Municipality joined hands to rid the city of house famine. With the aid of parliamentary grants the Municipality, using private companies and builders as their agents, provided dwellings for about 180,000 people in the suburbs, and removed some 90,000 inhabitants from the overcrowded warrens of the old city.

When will our Parliament hold out a helping hand to the Municipalities?

CHAPTER XIX

THE PROBLEM OF TRANSIT

No lasting cure of the housing problem will ever be found inside the towns. Populations must be spread out, not closer massed together. They must be led away from these Cities of Destruction to the Enchanted Ground beyond; and if we find this Enchanted Ground greedily held by landlords or speculators, they must be got out of the way.

Far more worthy to be called great than the cities of the Motherland, the great cities of Australia are spread out with noble spaciousness. Travellers from England westward through America to Australia are startled by the contrast between the cities of those two continents in particular.

The Americans point to their packed cities, and say that even their sky-scrapers are an index to the commercial aspiration and daring of their

people. But such things can never stand for anything better than a fitful, temporary shoddy triumph.

Across the Pacific, in the cities of Australia, is the promise of things that endure. There the free, far-spread cities, with their parks and broad roads, and houses with gardens, stretching out for miles, give the people their large, generous outlook upon life, and preserve them in health and vigour and give promise of an abiding race strong for freedom and certain to rule.

But cities can only be spread out by increasing the means of transit; and there you have the secret of the healthy spaciousness of Australian cities. One of the main reasons for the degrading overcrowding of the big English cities is the way they are treated by the railway companies. Left free from public control, left to unorganised individualism, the railway companies simply produce anarchy in our towns.

Steam, we were told, would spread out population; but in reality it has only massed the people together in this country. That is because in our worship of the fetish of private enterprise we leave the railway companies to do pretty well what they like; we give them liberty to interfere with the liberty of others.

They ruthlessly invade the working-class quarters of all big cities, and drive out the people to seek shelter whithersoever they can. Their new lines or depôts or stations not only sweep away whole streets and whole districts of dwellings, but introduce a new army of workers into the neighbourhood to compete with the displaced people for the diminished shelter remaining. The companies are under certain obligations to rehouse, but their power and ingenuity as applied both to Parliament and Municipality generally get them free by a half fulfilment at most, and often by doing nothing at all.

You would think that at least they would try to remove some of the chaos they cause by carrying the overcrowded people in cheap trains to the outskirts. The very object for which they exist is transit ; it is the only reason why Parliament allows them to pull down people's dwellings ; and yet they steadily refuse to run a proper number of cheap trains at convenient hours.

This refusal of theirs is far more disastrous than one would at first suppose. We see its direct effect in the thickly massed populations of cities, herding and overcrowding in meanly monotonous streets in central areas when they might be living in cottages girdled by gardens

along the track of the railways. But there is an indirect effect far more terrible than the other, and fraught with far more serious consequences.

Take the grand trunk railways with termini in North London, and what do you find? All of them have turned out thousands of tenants, and all of them have introduced thousands of new workers, yet with the exception of the Great Eastern they hardly run any cheap trains to speak of. The London and North-Western runs eleven, the Midland five, the Great Northern eleven, and the Great Central none at all. When we find the Great Eastern running one hundred and six cheap trains a day the shortcomings of the other companies stand out glaringly.

The result is that all along the Great Eastern railway beyond the north-east and the east of London working-class townships sprout thickly and unlovely. This is practically the only way out for the mass of London workpeople. Being largely at the mercy of the railway companies, they must needs rush out into whatever kind of district the companies decide.

As the Great Eastern is the only company that opens its doors widely, the people have rushed out in their tens of thousands. But where have they gone? They have gone to the unlovely,

unhealthy marsh lands of Essex, which this company feeds; to dreary Canning Town, which is below Thames high-water mark; to dismal Tottenham, parts of which lie lower than the level of the Lea; to the awful brick wildernesses of North Woolwich, Plaistow, Stratford, Leyton, Walthamstow, and Edmonton.

These townships are little more than huge dormitories for London's workpeople. Hardly any but the working class live in them, with the result that they—the class least able to pay—have to bear the whole of the School Board rate and the poor rate and the municipal rate, having no wealthy class to share the common burdens, and they thus find themselves paying higher rates than any other people in the country. They are forced to live on marsh land, for the most part in jerry-built houses; forced also to live as a class isolated, and to pay such overbearingly heavy rates as would cause a revolt among wealthy people; and all because other districts surrounding London are blockaded by the railway companies.

Travel out of London by Great Northern, Midland, North-Western, or Great Central, and you find yourself in the open country in a few minutes, not on marshes either, but on undulat-

ing ground, beautiful and healthy. Why should not workfolk from London be carried out to these healthy lands on the northern heights and scattered among other classes of people, instead of being cooped up in their own dismal townships on the low-lying lands off the Great Eastern railway? Why, indeed, but for the fact that the other railway companies close the door against them!

Anything more demoralising to a crowded city cannot be conceived. The position is made worse by the fact that the companies are acting illegally; they hoodwink our inert Board of Trade, and are so powerful in the House of Commons that they shirk their legal responsibility and break their contracts with the readiest ease. By the Cheap Trains Act of 1883 the companies undertake to run cheap early-morning trains in return for a remission of passenger duty. Over eleven million pounds sterling have been paid back to the companies as remitted passenger duty, but while the Government fulfils its part of the bargain, the companies, as we have seen, do not fulfil theirs.

Not anywhere have we enough cheap trains. Even where they are provided they are not run to suit workpeople's convenience. The cheapest

trains on most of the lines cease running before seven in the morning, so that workmen and workwomen, lads and young girls, who are not timed to begin until eight o'clock, or half-past, or nine, have to come to town an hour or more before the doors of their work-places open.

If you would know to what extent this is done, go to Liverpool Street Railway Station any morning between seven and half-past eight, and observe the crowds of work-girls, some of them mere children, resting and dozing in the waiting-rooms; look at the many lads and men on the station seats or lolling about the platforms: all of them, women and men, having travelled up by the cheap trains long before they are due at work.

The vicar of a church near the station has built a shelter in the churchyard where these early-comers can partake of breakfast, and he throws open his church where they can rest. But in all conscience are not the hours of labour long enough without compelling workers to turn out so many hours earlier than the work warrants?

Here, again, the railway companies are breaking their bargain. The passenger duty is returned to them on condition that they run cheap trains for workpeople *up to eight o'clock* in the

morning, instead of up to seven only. What shall be said of a Government department like the Board of Trade, that allows the railway companies to pocket eleven millions of public money in return for what is stipulated to be a full service of cheap trains, when that service in the first place is woefully inadequate, and in the second place ceases to run an hour earlier than is bargained for, to the discomfort, inconvenience, and harassing worry of work-people?

The railway companies regard their cheap trains as a concession to workpeople, and speak of them as "workmen's trains," as though they stood for something lower than third-class. Such trains no more represent a concession than the season tickets issued to first and second-class passengers. Indeed, in many cases season tickets represent a greater reduction on the ordinary fare than workmen's tickets.

Take a case in point from Wood Green, the home of tens of thousands of workpeople, who have to travel by train to London every weekday. The ordinary first-class return fare to King's Cross is 1s. 3d., second-class 1s. 1d., and third-class 10d. The fares for a season ticket, however, if worked out at the rate of six double journeys

a week, only amount to $7\frac{1}{2}$ d. for first-class passengers and to $5\frac{1}{4}$ d. for second-class passengers, representing a reduction of $7\frac{1}{2}$ d. to the former and of $7\frac{3}{4}$ d. to the latter. The Great Northern, like other railway companies in London, refuse to issue season tickets to the class that needs them most, the third-class; but they run a few cheap trains in the early morning at 3d. return, the last one of which leaves Wood Green about half-past six. This, you will see, is only a reduction of 7d. on the ordinary third-class fare, as against a reduction of $7\frac{1}{2}$ d. and $7\frac{3}{4}$ d. for first- and second-class passengers who take season tickets.

The season-ticket holders, whom you often hear speaking contemptuously of workmen's trains, not only pay smaller proportionate fares, but have many advantages of another kind. While workpeople have not enough trains, and are therefore forced to crowd the few given to them in the most uncomfortable manner, being compelled at the same time to travel before a given hour in the early morning, the season-ticket holders have a good supply of trains, and can travel by any they like at any hour of the day; they can break their journey as they please, can use their tickets on Sunday, and make a dozen journeys a day if they desire.

Therefore, if there is any concession at all, it goes to the season-ticket holders, not to the people packed in the comfortless overcrowded workmen's trains in the early hours. Let the companies cease drawing invidious distinctions by talking of "workmen's trains" and issue third-class season tickets. Such tickets, if reduced in the same proportion as first- and second-class tickets, would make it cheaper for workpeople to get to and from their work than it is now by most of the existing workmen's trains, and would save thousands of men and girls from having to travel to town, crushed, tired, and ill-natured, long before their time.

It is little more than sheer neglect and indolence on the part of our railway companies that produce the present deadlock. If first- and second-class season tickets form a source of profit, third-class season tickets are likely to prove of far greater profit, because they would outnumber the others enormously. The railway companies used to despise the ordinary third-class passenger, in the same way that they now despise the would-be third-class season-ticket holder, until they awoke to the fact that they were the most profitable kind of travellers they had.

Make no mistake about it : cheap trains pay.

The cheapest in the country is the early-morning service from Enfield to Liverpool Street, a journey of eleven miles, for which return tickets are issued at 2d. The chairman of the Great Eastern Railway Company told the shareholders at the half-yearly meeting in January 1891, that this cheap service was a source of profit.

The effect of a general issue of third-class season tickets upon the housing problem would be one of widespread good. Instead of being cooped up in overcrowded high-rented quarters in central districts, or shot out into dismal workmen's dormitories on marsh land, people could get out into whatever district they liked, and settle down among other classes of people.

But shall we ever get this reform so long as the railway companies and the Board of Trade remain the somnolent bodies they are to-day? Why is transit so much better and cheaper in and around the cities of Australia? Why have Australians the most extensive railway service in proportion to population of any country in the world? Is it not because the railways, instead of being the monopoly of mere money-makers as ours are, belong to the people?

The State railways of Australia, which have spread out the cities so that the biggest of them

look like a series of suburbs, carry the people at fares about 50 per cent. lower than ours, and some of them carry the women-folk and all children up to sixteen at half fare, and with all this they still pay a substantial profit.

You find a similar state of things in continental countries. The workpeople of England pay fares 78 per cent. higher than the workpeople who travel on the State railways of Europe.

It is because British railways have been left to the unfettered sway of private enterprise that they have fallen into their sluggish state, refusing to release our overcrowded populations from the big towns. When the country wakes up one morning to find that a large part of the English railway service has been bought by American millionaires, then will it see the folly of having left to the selfish ends of capital great undertakings that affect the very life of the nation ; then will it cry out too late, with a child-like wail, such as was uttered when we lost the Atlantic shipping trade : " Why have we not had State control of these national services ? "

The lack of public control is responsible for the chaotic condition of the railway service in all the big English cities. In London, where the companies have been left to do what they

pleased, the railway service is the most disgraceful in the world. It takes you longer to travel a dozen miles across London than to travel from London to Brighton or Birmingham. The service is a standing proof of the hopeless muddle produced—of the gross neglect of public interests—when great national undertakings are left to the uncontrolled influence of capital.

There are plenty of railways in London, but they have been constructed on a system of wasteful competition, not to meet the needs of the travelling public. There was similar chaos in Boston and Berlin in regard to the general scheme of transit until the public authorities interfered.

Boston constructed its own underground railways to get the people away from the crowded centres, and then leased them for twenty years at about $4\frac{1}{2}$ per cent. on the capital expenditure. A second scheme, providing for a lease of forty years with a payment of six million dollars in advance, was rejected on the ground that the scheme "not only binds this generation but ties the hands of the generation to come," and that "no one can foresee what advance may be made in the methods and cost of transportation, in the volume of travel, or in the facilities which may be required for its accommodation in the

next forty years." Unlike Londoners, Boston people have been consulted at every turn with regard to their underground railways. The American cities have claimed a right to grant "franchises," as they call them, not only for the use of the surface of the streets but for the ground underneath. Thus New York imposes a lease and conditions on the Pennsylvania Railroad Company, which proposes to construct a four-mile tunnel under the Hudson and under New York, in order to have its terminus in the centre of that city. New York, through a Commission, has also constructed a new network of underground lines, and leased them for fifty years, with the option of renewal for other twenty years, at a rental to be fixed by arbitration.

Where we in England have obtained public control of transit, as in the case of municipal tramways, there has always been a lessening of overcrowding. Workpeople are carried to and from their work at cheap fares at any hour they like. They are not confined to one particular line and dumped down in a workmen's colony, all of the same uninspiring level, but wherever the cars go there they can go; and as nearly all Municipalities owning tramways are eager for extensions, new districts are always

being opened up to draw people away from the centre.

With the advent of electricity as the driving power, the good effect of tramways on the housing problem is becoming greater every year. As steam has concentrated people in towns, electricity will spread them over the land. It used to be thought that the natural terminus for a tramway line was a town's boundary, but electrical power now carries the cars far into the country.

CHAPTER XX

BACK TO THE LAND

It is easy enough to swell the familiar cry of "Back to the Land," but what do we mean by it? To many people it simply suggests that a mechanic is to leave the workshop in the town and become an agricultural labourer. Were he, in his innocence, to do so, he would rush back to the town at break-neck speed, for the low wages and the bad houses of agricultural labourers stand for a far worse state of things than those endured by the larger number of town dwellers.

We want him to go back to the land, it is true ; we want him to live upon the land, instead of living on the top of his neighbour, sometimes four or five storeys high, with less air space in his rooms than a soldier in barracks or a prisoner in his cell is allowed by the law. Improved means of transit, electric tramways, third-class season tickets on railways, and public control

of these national services will help him to get back to the land, and to a lovelier life, because to a lovelier home.

Once get him there, he will learn to use the land while still living by his own calling. Whether by allotments or by his own kitchen garden, cultivated in the evening, he will learn that the land repays his labour; and while it may be doubtful that he himself will ever become independent of town work, it is not at all unlikely that he will bring up some of his children to earn their living on the land. This will not be under the abject and obsolete conditions so often imposed upon English farmers and agricultural labourers, but under an enlightened scientific system devised by free and independent men.

The people of Bournville are doing something of the kind already. It was enough for them at first to find themselves with spacious homes unsoiled by the grime of Birmingham on a site whose outlook was unspoiled by Birmingham's smoke. Finding gardens around their houses, these men of the factory naturally cultivated flowers, and then in their leisure they sought other means of dealing with the land. Some of the tenants found they could grow their own

fruit, others their own vegetables, and some took to keeping bees with profit, and others fowls. The work is a joy as well as a source of profit, and after the day in the factory the change to the land in the evening is like welcome rest.

These people are learning that land under spade-culture yields about twelve times as much as if under pasture. Their gardens make better men of them, as association with Nature always will. It gives them new and varied interests in life, and saves them during the evening from the wasting influences of public-houses and vulgar music-halls. More, it is claimed, and rightly so, that apart from the benefits conferred upon the cultivators, this independent development of gardening indicates the lines along which our soil may be made more productive and England rendered less dependent upon food supplies from abroad.

And that reminds one that even better than the spreading out of cities is the dismemberment of cities. Bournville is a piece of Birmingham lifted bodily out of the black city and planted in the country, transfigured by the change. Years ago Mr. George Cadbury recognised, as he has often stated in public, that overcrowding

in our large cities meant the moral and physical deterioration of the race, and that if England were to hold its own in the rivalry of nations, workpeople must be settled amid the wholesome, helpful sights and sounds of country life. He removed his own factory to the country, and directed the growth around it of the beautiful homesteads of Bournville. Nor has he reserved the village exclusively for his own workpeople, for a large number of the inhabitants earn their living at different callings in Birmingham, which is easily accessible by rail or electric car or bicycle.

Having created his model village, and proved to the world how much might be done on lines like these to solve the housing problem, Mr. Cadbury's next step was to secure its perpetuation and development. He has done this by making over his interest in the village, valued at £180,000, to a body of trustees, whose duty it is to apply the revenue to building more dwellings and developing other estates as manufacturing villages in any part of the country.

Healthy manufacturing villages are common in Germany. In that country factories are not massed together so much in towns as ours are. They are spread out, so that scores of villages live by single industries. The great Krupp firm at

Essen have built model cottages and flats for 30,000 of their workpeople. They supervise the homes with the greatest of care, and they are generally faced with ten applicants for every vacancy. Each separate colony of homes has a private school organised and maintained by the firm, as well as a park, a band, a branch of the co-operative store, kindergarten, and industrial schools. The popularity of the Krupps among the workmen is wonderful—not so wonderful after all when you call to mind that on the monument erected to Alfred Krupp by his employés are graven his own words—

The purpose of labour is the common weal ;
Only so will labour become a blessing ; only so labour
becomes a prayer.

The same movement is steadily growing among us at home. Housing reformers hail it gladly. In addition to Bournville, we have Port Sunlight, the model township on the Mersey founded by Lever Brothers. Here, in addition to spacious cottages at low rents, are club-rooms, schools, entertainment halls, and extensive allotments, forming in all, with the well-regulated work-rooms of the firm, a veritable paradise for the workers as compared with unlovely Warrington, from which the works were removed.

Many London firms, particularly in the printing trades, are also migrating to the country, gladly followed by their workpeople, for whom, in many cases, the firm itself builds cottages.

At Guise, the ardent social reformer, M. Godin, has done more than create a model village for his workpeople. He has added to the benefits of country homes some of the advantages of town life by providing a good theatre, technical schools, swimming baths, public laundry, and nursery.

This dismemberment of overcrowded cities is certainly a good thing. The movement in England has received new life from a young and energetic organisation that has called together successful conferences on the subject in various parts of the country. The Garden City Association has also formed a joint stock company, with a capital of £20,000, and a board of directors, comprising prominent business men, in order to give practical effect to the association's ideals. It proposes to purchase an agricultural estate of say 6000 acres, so as to establish the first garden city "as an experiment in housing and in important social and industrial reform." Manufacturers, workpeople, co-operators, and trades-people will be invited to settle down on the new estate and assist in forming a township of about 30,000

inhabitants. The scheme provides for the reservation of a belt of agricultural land around the town for plenty of open spaces and playing fields, for a fair-sized garden to each dwelling-house, for the prevention of overcrowding under strict covenants, and for the division of the unearned increment among the whole community, instead of allowing it to flow untaxed into the pockets of ground landlords.

Another newly formed body, with its centre at Manchester, is the Citizens' Committee for Improving the Unwholesome Dwellings and Surroundings of the People. It describes itself as "an association of persons desirous of effecting reforms, moral and material, in the condition of the poorer class of dwellers in crowded and insanitary localities." It has set itself to consider, among other questions, how far the erection of good houses by public-spirited citizens can be facilitated by the laying out of streets by the Municipalities, reserving portions of the estate for open spaces, and guaranteeing good and quick transit. It is considering also to what extent the local authorities are hindered by defects in our systems of land tenure and rating. It wants to see the Municipality free to develop by the simplest process suburban estates that are

needed to house overcrowded people from the central districts. As was shown in a previous chapter, this is already done to some extent in certain German cities, and if the Manchester committee succeeds in bringing something of the kind to pass in England it will deserve well of mankind.

Again, at York we find a Health and Housing Reform Association, which was started to spread information on the question by holding public meetings and distributing leaflets, and to urge the authorities to action. The association has since widened its sphere to include the establishment of a company for the double purpose of "purchasing existing property which is insanitary owing to being out of repair, but is capable of being made sanitary, and to deal with this property upon the lines followed by the Leeds Industrial Dwellings Company."

Co-operation among workpeople themselves is also an important factor in the housing problem. Already the co-operative societies are doing wonders in the way of house building, and they would do more were it not for our iniquitous land system, which hinders them at every turn. It is calculated that the various co-operative societies throughout the country have spent £5,000,000 in erecting 25,000 houses, a large

number of which have been bought outright by the members on easy terms.

In the United States the co-operative system of house building is carried on far more extensively than it is here, where very much larger sums have been spent in this direction; and it is much more common in America, where land values are taxed, than in England, where land values are not taxed, to find workers owning their houses. In Holland, Belgium, France, and Germany easy loans are issued from the public savings banks for the building of workmen's houses.

People have been got back to the land in Denmark by the granting of State subsidies for land reclamation and forestry, and for promoting the schemes known as People's High Schools, which in conjunction with co-operative dairy farming, and by means of clubs, sports, debates, and lectures, have converted the rural exodus into an urban exodus. The whole nation has gained in prosperity and happiness. Denmark sends to the British markets every year millions of pounds' worth of agricultural and dairy produce, and while it welcomes the trade it wonders at the stupidity of English people for not producing these things on their own neglected soil.

Only in one part of England has the rural exodus been stayed by an experiment approaching somewhat to the Denmark system. Within a large area in New Holland, Lincolnshire, where the population dwindled up to the year 1890, there has since been a steady increase in the population as well as a growth of prosperity and independence among them. This result has been brought about by an extensive system of allotments started by Mr. Winfrey and continued by Lord Carrington and the County Council for the district. At first most of the men were so poor that advances had to be made before they could buy seed. Two years later, one of the men, says a writer in the *Daily News*, was asked whether the plots of land did them any good. "Good!" exclaimed the man. "Before I had an allotment my wife and children had to pine during the winter months. Now in winter-time I have a pig to hang on the wall, a sack of flour and potatoes for my use, and money to meet the rent." Four years after the first letting there was not an acre of the land that had not on it a crop worth £10.

Everything should be done, says Mr. Rider Haggard, to increase small holdings, so as to keep people on the land. Then he adds: "The national food supply could thus be replenished—

at any rate to some extent in the case of certain articles of food, such as bacon, eggs, vegetables, and fruit. We now have only a few weeks' supply. The Navy would fight, but it could not control the operations of foreign speculators in corn! How long would our population, long used to cheap food, stand firm with bread and all food at famine prices?"

Thus we are driven, in closing, to face the housing problem as we began—by regarding it in the light of a great national calamity. What, indeed, is the use—to repeat Mr. Arnold White's question—of a strong navy or army if the Empire is suffering from heart-disease? To rid ourselves of this disease ought to be the nation's primary aim. Every scheme that holds out hope, however slight, of improving the homes of England is worthy of a trial. Of nostrums we have had more than enough. Heart-disease was never yet cured by quack medicines. There is no royal road to housing reform; so it remains for us to press on with every good scheme, great or small, until the homes of England, which to-day are only free and fair in a poet's fancy, become free and fair in the eyes of all.



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